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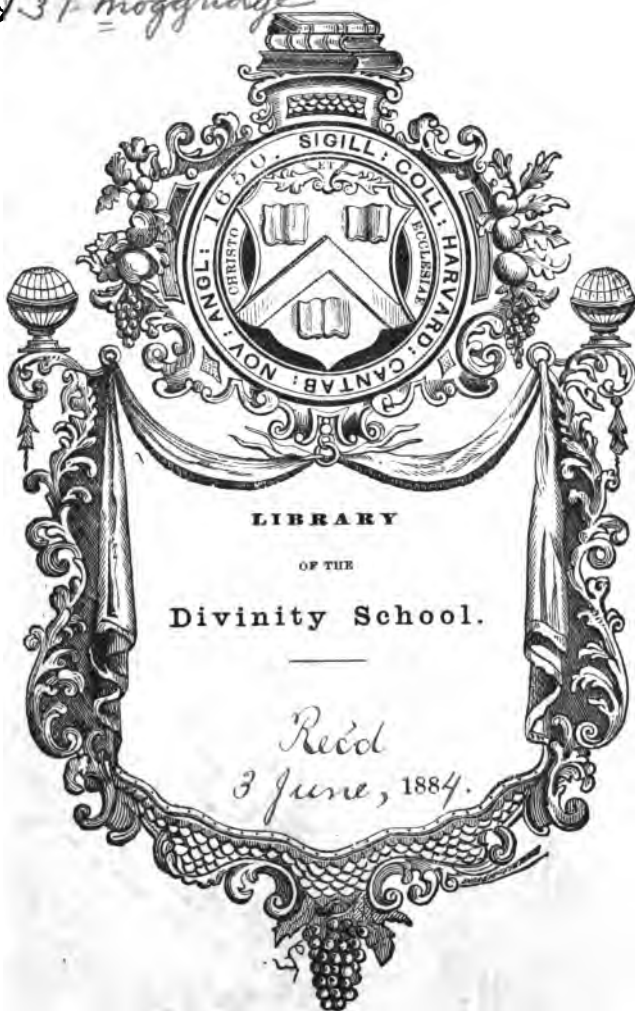
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METHOD IN ALMSGIVING:

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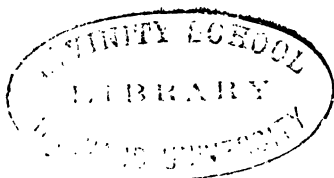
HANDBOOK FOR HELPERS.

By M. W. MOGGRIDGE,

MEMBER OF THE COUNCIL AND ADMINISTRATIVE COMMITTEE, AND HON. SEC.
OF THE ST. JAMES'S AND SOHO COMMITTEE, OF THE
CHARITY ORGANISATION SOCIETY.

"Pauperibus dives, sibi pauper."

ROMAN INSCRIPTION.



LONDON:

JOHN MURRAY, ALBEMARLE STREET.

1882.

LONDON:
PRINTED BY WILLIAM CLOWES AND SONS, LIMITED,
STAMFORD STREET AND CHARING CROSS.

TO

C. S. LOCH,

SECRETARY OF THE CHARITY ORGANISATION SOCIETY,

TO WHOSE WISDOM AND EXAMPLE I OWE MORE THAN I CAN SAY,

I Dedicate

ANYTHING IN THIS VOLUME THAT MAY BE

WORTHY OF HIS ACCEPTANCE.

PRELIMINARY NOTICE.

CHARITABLE work suffers for want of unity in method. When attempts are made to concentrate the resources of charity in any place, it often happens that the workers adopt such methods as commend themselves to their minds, and lose power for want of the experience which has been won elsewhere. The records of charitable work are sometimes in part unintelligible, because the methods of one Committee or Society are not similar to those of others, and therefore the fruit of common experience cannot be stored for common use.

In this volume the attempt is made to show why method in charitable work is desirable, and what methods are approved by the best experience. The working of a charitable Committee is described in detail; the duties of Secretary and Charity Agent are explained and illustrated; and the mode of handling a case is fully stated.

To cite two points only, the expediency of charitable loans and the manner of making them are set out at some length; and the possibility of providing pensions permanently, but faultlessly, for persons unable to maintain themselves is argued.

It is believed that information of value to all charitable workers, not readily accessible elsewhere, has been here collected in a small compass and handy form.

P R E F A C E.

THE Reader has settled himself in the chair of judgment, arranged his gown and wig, and placed the black cap ready to hand ; and thus proceeds to examine the Author at the bar.

Reader.—You are charged with the capital offence of producing an unnecessary book. Before examining the chief witness, I wish to ask you a few questions. First, have you any accomplices ?

Author.—I have not. It is true that, if your verdict should be in my favour much of the credit should go to others. I make no claim to originality ; and am merely describing the method of the Society to which I belong, as I understand it. I have had the advantage of seeing the work and hearing the opinions of my colleagues, and have given the results to the best of my ability. But I have no authority to say that any one but myself is responsible for anything in this book, except when quoted.

Reader.—I observe that you give two Forms, in an Appendix. I presume these are not your own invention ?

Author.—No. The Forms are those used by most Committees of the London Charity Organisation

Society. I have filled them up, with imaginary entries, to show their use in practice. Form No. 22 is a reduced copy of the Form on which the statement of the Applicant is taken down. The other papers relating to the case are afterwards attached to it, as described at p. 44.

Reader.—And Form No. 20 appears to be that so often referred to in Chapter IV. But do you really suppose that people will read all this technical detail?

Author.—Those who are engaged in the practical work of charity will do so, I hope. Others may perhaps skip that particular chapter, though even of them some may come back to it after reading the rest.

Reader.—I have at present only slightly examined this volume; but some points obviously affront criticism. For example: your method seems to demand that applicants should give all their previous addresses, and all the names of their relations, employers and friends. Does not such a method stand self-condemned? Again: you leave to the Guardians a “decent old body,” for no better reason than want of thrift, p. 53.

Author.—Criticism based upon a slight examination is the only sort of criticism that I would venture to deprecate. If you are good enough to read this volume with care you will find, I think, the answers to your objections.

We do not require in all cases such an exhaustive statement of the history of applicants as you seem to imagine. On Form 22 the residences of the applicant are stated for a period of 16 years. That is because she has lived long in each place, and the

information is naturally and easily obtained. Usually it is enough to obtain previous addresses for about four years. But the fuller the history the better is the chance of affording real and ample assistance. No doubt it is a difficult art to obtain a full history without friction and offence; but the art is not more difficult than necessary to the charitable worker.

Reader.—It is only workers in your society that seem to feel this necessity.

Author.—I beg your pardon. We feel it perhaps more than others because we stand alone at present in endeavouring to obtain adequate relief; and it is only when you try to remove the causes of distress that you feel the need of knowing its history. But other Societies must and do inquire. Here, for example, is a case taken from the last Report of the 'Working Ladies' Guild,' a Society where the utmost delicacy is obviously and exceptionally necessary:—

"No. 151.—A widow with five children. She is paralysed and epileptic. Her whole income 12*l.* per annum. They have no relations who can help them in any way. The eldest boy has employment at 10*s.* per week, two younger boys are inmates of public schools, and a nomination is now sought for the youngest."

You will see that the investigation has been searching, though certainly not more so than was needful.

Your other point is one often taken against us. We are called hard and stern because we will give enough or nothing; because where it is impossible to obtain enough to do real good we refer the case to the Poor Law. In the instance you cite a pension would have been the

only form of charitable relief which would have removed the distress ; and pensions are difficult to obtain, and would be mischievous if promiscuously given with no regard to thrift. It is only self-indulgent charity that is never stern.

Reader.—Does your book profess to be a complete treatise ?

Author.—No ; rather suggestive than complete. I have tried to put charitable workers in the way of working, as I conceive, to the best purpose. Their own experience must guide them further. There is also a considerable amount of charitable literature already in existence, which I have only endeavoured to supplement. I may refer you especially to the ‘Charity Organisation Papers,’ ‘Questions and Answers on Charity Organisation,’ and ‘The Charities’ Register and Digest,’ all published by the Charity Organisation Society, 15 Buckingham Street, W.C.

Reader.—Well, sir, thorough investigation is your principle ; and you shall not be condemned without it.

Author.—I ask no better.

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METHOD IN ALMSGIVING.

A HANDBOOK FOR HELPERS.



CHAPTER I.

CHARITY FALSELY SO CALLED.

THE object of this handbook is to assist the charitable. It is not uncommon to find persons who are so sensible of the difficulties of giving without doing more harm than good, that they have nearly abandoned the practice. Give to him that asketh of thee, and he will spend your money in gin. So after being repeatedly deceived, even kindly disposed people harden their hearts and turn their faces away from the poor man. But it may be shown that this extreme is no more necessary than the other of reckless liberality. Charity has become a science. It is no longer possible to gratify the impulse of the moment by unconsidered gifts without doing great mischief. But it does not follow that we ought not to give. The amateur dabbler in chemistry makes many evil smells, and does no particular good; but if he will honestly work at his subject instead of playing with acids and alkalis he may reach profitable results. So with charity.

Ignorant and careless charity does little but harm ; if we really wish to do good we must be at the pains of learning how to do it. It is proposed here to show how distress may be best relieved ; but it is necessary first to describe, very briefly, some of the chief evils caused by that which is often taken for, but is not, charity.

Indiscriminate Relief.—It is not charity to give sixpence or a shilling to a person of whom you know nothing, but who seems to be in distress ; and this for two reasons. First because such a sum is usually quite insufficient. To do any real good, if the distress be genuine, a much larger sum is required ; perhaps a sovereign, perhaps a good deal more. Your common sense will tell you at once that it would be wrong to give so much when you have no idea what use will be made of it. Yet your small coin has probably effected nothing, except that it has brought a glow of benevolence into your own breast, which is but false fire after all ; for your gift has only seemed to be charity, while, in fact, it has led you to shirk your real duty. At best the shilling has purchased a meal, and staved off for a night the application to the relieving officer, which must come on the morrow. If you had taken pains you might have found out how to do real good. As it is, you have felt good and done none worth mention, if you have not done harm. Secondly, such a gift is not charity, because the chances are very great that you have been only encouraging vice. The beggar who received your shilling spent it immediately at the public-house. The woman with the wretched child, keeps the poor little thing in a miserable condi-

tion as a bait for such half-crowns as you gave her. That piteous appeal by letter which you answered with a cheque was but one of hundreds which the writer sends out every day, earning a living envied vainly by many honest folk. Careless charity feeds fat the publican; it causes cruelty to scores of unhappy children; it is the parent of many vices. It has often happened that a person who has fallen into temporary distress finds out how easy it is to get charitable help; learns to prefer such a living to honest exertion, and becomes a liar and cheat, and perhaps worse for the rest of his days. On this subject, 'The Confessions of an Old Almsgiver,' and the other works of Mr. Hornsby Wright may be consulted with advantage. Here the great, and seldom realised, responsibility of the careless giver can be only indicated.

Doubled Relief.—Those who try to give, not in order to please themselves, but so as to do real good, often enter households where the destitution appears to be extreme, yet where the total earnings—or gettings rather—of the family are very considerable. On inquiry, it sometimes appears that this misery is kept up for a set purpose. The heads of the family have discovered that charitable donors do not act in concert, that no one of them knows what the others are doing; so the crafty paupers represent themselves as in extreme want to each, and obtain relief from many different sources. A single family will sometimes receive out-door parish relief, assistance from the clergyman, from the Dissenting Minister, from two or three charitable institutions,

and from a variety of charitable givers. It may be noted that a dirty household should always be regarded with some suspicion. The filthy condition of the place and the children probably witnesses either to the drunkenness of the parents, or to their deliberate design of making a show of misery. Deserving distress is usually very bare of furniture, but clean; and the tidy appearance of a room has often stayed the gift which has gone to far less deserving objects. This by the way. Our present object is to note that careless giving causes the waste of charity from different sources on one object, and encourages deceit and worse vice.

The Waste of Charity.—Very few persons have any idea of the extent to which charity is wasted. Everywhere, whether in the great city or in the country parish, there are charitable institutions, endowed charities, charitable individuals; there is, in most places, money enough spent in charity, one would suppose, to relieve or prevent all manner of distress. But if we dip a little below the surface we shall find that all this charity, vast as it is, goes for very little; that distress and vice go on almost as if charity did not exist; often, indeed, it seems as if the greater the amount given in charity, the worse is the condition of the people. If any one appeals for help for a particular case on rather a large scale—say, for example, to pension a worthy old couple or hopeless invalid in danger of the workhouse—he is told that so much money cannot be raised. The reason is that it has all gone, wasted in “the pauperising doles of a merely impulsive charity,” to use the words of Miss Octavia Hill, in driblets

which have done little if any good, or have positively encouraged the idle and the vicious in their indolence and vice.

Wasted charity is surely not true charity. It may proceed from motives of the purest benevolence. But good intentions do not pave the way to heaven, according to any known adage. We may mean ever so well, but if our gifts and our subscriptions serve mainly to supply drink to drunkards, to encourage impostors, to help those who will not help themselves, and to foster idleness and actual vice, they had better have never been made. Liberality is a virtue, but only if we take care that our gifts are well directed, otherwise it is but a mischievous form of self-indulgence.

Well-applied Charity.—Difficulties are made to be overcome. Mistaken charity has only been here mentioned, and that very briefly and imperfectly, in order to show the necessity for a wise and well-ordered system in charity. The first thing needed is co-operation among charitable persons. So long as each acts alone, and without reference to others, scheming beggars will always be able to get relieved many times over by different individuals, and thus the funds at the disposal of charity are wasted, and fraud directly encouraged. Nor is it often possible for the benevolent to ascertain the truth about those whom they wish to relieve, as long as they act alone. Combination and a recognised method of action are necessary before cases can be properly investigated. Of course it is not meant that benevolence should always be restrained unless it can act through a

committee, nor even that assistance is never to be given without a regular inquiry. It is very undesirable to lay down, or to attempt to act upon, hard-and-fast rules which are never to be departed from. In matters of charity each case must be judged on its own merits, and dealt with according to its own circumstances. An appeal may be made under circumstances which render investigation impossible; and if such questions as are put are answered with apparent truthfulness it may be well to give temporary assistance even without inquiry. In such instances all that can be done is to act for the best according to circumstances. But wherever inquiry is possible it should be made. Most people have neither the time, the inclination, nor the experience necessary to ascertain whether the case is deserving of help, whether help is necessary, and from whom it should come, or above all how it may be applied to the best advantage. The next thing, therefore, is to show by what means this may best be done.

CHAPTER II.

THE COMMITTEE.

Co-OPERATION.—In each district there are a certain number of men and women who wish to do as much good as they can, to give help where needed, and to get the best possible results out of the total charitable resources of the place. Obviously they will work at great disadvantage if they work singly; and their power will be vastly increased if they combine. It is true that common action in charity might seem opposed to the command, "Let not thy left hand know what thy right hand doeth." But it must be remembered that money-giving is but an accident of charity, certainly not its essence. The real charity, of which the command speaks, consists of sympathy and good offices, which for the most part are known only to the giver and receiver. It is often necessary to give relief in money or in kind; but this is charity of the ruder and material sort, which need not shrink from chronicling itself when, by so doing, it can serve the interests of the distressed. This distinction is recognised; and there are few districts where no organisation exists for the relief of the poor. The question, therefore, is in what way can charitable persons most effectually unite.

Clerical Almoners.—In former times alms were

distributed mainly through the clergy, and this is still the general practice. The higher forms of charity are in an especial manner the province of ministers of religion. It is their duty to give light and comfort to those in darkness and misery. But the customary half-crown stands strangely between the minister and the hearts of his people; and transforms him into a kind of relieving officer, more easily deceived than others. The wisest and most experienced ministers will agree that there is no chance for them to get at the hearts and souls of the people while the visit and the gift go together. The power of saying "Rise up and walk," belongs to him who can also say "Silver and gold have I none." Besides, if the clergyman and those who act under him undertake to distribute the alms of his congregation, the like will be done by congregations of other persuasions; there will be no common council and common action; and doubled relief and consequent waste and deceit will continue. For these and other reasons which need not here be set out at length, it is desirable that each district should have its Charity Council, Charity Board or Committee, where methods of work can be discussed, plans of action arranged, and charitable assistance registered. Ministers of religion would of course be members of these bodies, to which they would bring their intimate knowledge of the poor, while their tendency to believe all things would be checked both by regular inquiry, and by the harder heads of their colleagues.*

* "The thing of most importance is that *relief should not be given at visits paid by the clergy, or agents, or visitors, for what I may call pastoral purposes.* It is almost impossible that a correct

A Charity Board.—The machinery for this purpose may be of the simplest and most inexpensive character. There may be no machinery and no expense. In small country-places, the board or committee may meet in the school-room; and all investigation may be done by volunteers. In larger districts it will probably be found necessary to go to greater expense. Volunteers can hardly be expected to give constant attention, and to carry out all needful inquiries and correspondence. This, however, is a point on which there is much difference of opinion. Some still insist that no part, or the least possible part, of charitable funds ought to be spent on salaries and offices. This question will be considered later. For the present it suffices to say that most of the recommendations contained in this volume will be found applicable on either system. What is essential is that the charitable people in each district should understand each other, and act according to a concerted system.

judgment should be formed under such circumstances. . . . The effect upon poor persons also of relief given in this way is very pernicious." 'Charity Organisation and Church Agencies,' by the Hon. and Rev. W. H. Fremantle, of St. Mary's, Bryanston Square; a paper published by the Charity Organisation Society.

"On no account should it (the ostensible reason for calling) appear to be to see whether any relief is wanted; when a visitor is looked upon only as a person from whom something is to be got the visit is worse than useless. For this reason, as well as to avoid imposition, no visitor should give relief to a family for the first three visits; but if relief appears needful, the case should be reported to the clergyman of the district. Excepting in sickness it is better on all accounts to leave the improvident, reckless, or intemperate to the relief which the law provides for them." Instructions to the district visitors in the parish of St. James's, Westminster; issued thirty-five years ago by the then rector, now Bishop of London.

The Ideal Committee should be mainly composed of representatives of the various charities in the district. It is most desirable that there should be no hostility between the committee and any charitable workers; no impression that a new Society is being started on different lines from the old. The committee should be simply the local charitable bodies sitting in common council, to decide how the charitable work of the district can be best carried on. The offices of the committee are a charitable clearing house and parliament in one.

The Liverpool Charity Organisation Society undertakes the collection of the subscriptions for other charities; and this arrangement has been found to work well. Any charity which failed to receive its proper share of public support would be strengthened by the intervention of the committee. Any charity which was in danger of falling into the hands of a clique, or of designing individuals, would be saved by the information furnished by the committee to its subscribers. Old endowed charities, which had become useless or perverted, would receive the attention of the committee; whose schemes for their reform would certainly meet with the favourable consideration of the Charity Commissioners. In the more ordinary affairs of charity the chief business of the committee would be inquiry and recommendation. An application made to an individual or to a charitable society would be referred to the committee, and by them investigated and reported on to the inquirer. If the case proved a good one, the best method of help would be ascertained, and advice given; and if the inquirer found that

adequate assistance, on the scale recommended by the committee, was beyond his power, it would be the business of the committee to obtain what was requisite from other sources. Perhaps the value of such work will be best shown by an illustrative case.

Let us suppose that the rector of the principal church in the district is interested in the case of a labourer of good character, a member of a benefit society. He has a wife and ten children, also an aged mother entirely dependent upon him. He was earning twenty-five shillings a week; but has been out of work through illness for many months. He is now reduced to quarter pay from his club; and is evidently on the verge of destitution. He has never applied to the parish, and will not do so unless to prevent his children from starving. The rector brings the case before the committee, and the facts, as stated, are confirmed by investigation.

The medical gentleman who gives advice to the committee reports that the man will be able to work again in about two months, if he goes into a hospital, to which admission is obtained by the committee. For the support of his family, meanwhile, ten shillings a week is ordered from the offertory fund; all the offertory moneys of churches and chapels in the district being now brought into one common stock, and distributed according to the advice of the committee. It is discovered that one of the children is sickly; and admission to a children's hospital is procured. Further it is thought that some charitable contribution ought to be made towards the maintenance of the old woman, as her son is not likely to be again as strong, and as

able to maintain her, as formerly. The member of the committee who represents the Pension Society, at once offers a weekly allowance for her, until such time as her grand-children shall be able to contribute towards her support, should she live so long. Thus an entire family is relieved from undeserved distress, and the shame of applying to the parish avoided; the case is adequately treated by the combined charities, as it never could have been by charities and individuals acting each alone.

The Actual Committee.—Such a committee as has been described remains a possibility of the future, and we have to deal with the present. There seems to be no reason why such a committee should not exist; but no example can, we believe, be cited, unless possibly in America. It will be observed that the ideal committee does not relieve out of its own subscribed funds, the reason being that ample funds are placed practically at its disposal. When a case comes before it which deserves relief, the offertory fund or endowed charities are available; or a member of the committee, who is also a representative of the charitable body dealing with that class of cases, undertakes to do what is needful. In practice, however, the committee does not represent all the charities, many of which will not work with it, or will not give relief on the scale which is considered necessary. No common offertory fund exists, but, on the contrary, the clergy and ministers prefer to dispense the alms of their congregations themselves, and many of them seldom have dealings with the committee except to get relief for cases of their own from its funds. Thus it happens that

committees are obliged to relieve distress directly instead of indirectly; out of the funds paid to them as subscriptions for general purposes, instead of out of the funds subscribed to allied societies for purposes of relief only. This is not, as may be thought at first, a distinction without a difference. Our committee exists to organise the charitable resources of the district in the manner of which some illustrations have been given. But when it is compelled to apply its funds directly to relief, and to appeal to the public specifically for that purpose, it not only weakens its power as an organising body, but also appears—however unwillingly—as a rival to, and supplanter of, the relief agencies already in existence. This appearance must be avoided by all possible means; but unfortunately as matters stand it is necessary for the committee to organise the system of relief by becoming itself a relieving agency. Instead of being the executive committee of the charities—ascertaining by inquiry and in common council what should be done, and how to do it, it is, in fact, but one of the charitable agencies, and cannot always depend upon the co-operation of others. Thus it happens only too often that cases are dealt with on a scale which is much less than adequate. If a case such as that described above came before an actual committee it would seldom happen that the ample relief given by our ideal committee would be forthcoming. Possibly the distressed family would be allowed to go to the guardians, or perhaps some limited relief would be given which would encourage them to struggle on in much misery, and with the constant temptation to beg on their own account.

Sometimes a committee will be bold enough to spend what should be spent on deserving cases, regardless of the state of the exchequer; in faith that good work will bring good money, and this faith is verified by experience. More commonly timid councils prevail, and the committee uses small gifts to get rid of cases instead of setting them right once for all by liberal action. But whatever be the excuse, any committee or charitable society, which sends people away with doles, is only playing with charity, and will neither deserve nor receive the confidence of the public. Adequate relief must be obtained by co-operation with existing societies if possible, if not by direct appeal for funds, even at the risk of drying up the supplies of other charities acting upon older and less wise methods. The subject of adequate relief will be more fully dealt with later. Here it has been necessary to show why an organising committee has to relieve directly, and how it cannot shrink from doing so, although always bearing in mind the ideal state as its ultimate aim.

Necessary Expenses.—The committee must always remember that it exists to relieve distress, and this is as true of a Charity Organisation Committee as of any other society. It follows, of course, that nothing must be unnecessarily spent on machinery. If it be possible to carry on the whole work of the committee without paying rent or salaries, so much the better. But this is hardly ever, perhaps never, possible, and when expenses are necessary it is a mistake to try to cut them down too closely, because what is apparently gained is really lost, and the economy which promised to leave more for the relief of the poor really deprives

the relief given of much of its value. The committee must work with good instruments, and if it is necessary to pay for these, the necessary price should not be grudged, seeing that cheap tools commonly mean bad work.

Offices.—The necessary expenses will fall under two heads: rent of offices, and salary of agent. It is possible that some generous friend may offer rooms free of charge; but in that case it will sometimes be necessary for the committee to look a gift horse in the mouth. It is better to pay for rooms that answer the purpose than to accept the present of rooms that do not. It is absolutely necessary that the committee should have two rooms at the very least, in one of which the committee meet, while the agent does his work in the other. These two rooms should be so far apart from each other that applicants, seated in the agent's room, shall not overhear the discussions of the committee. But a separate waiting-room will be found a great advantage, and as soon as possible the committee should occupy not less than three rooms. Where only two are in use, and the number of applicants ever considerable, two or more cases are almost inevitably taken at the same time and place. Thus the unfortunate applicant is made to describe the circumstances of his history in the hearing of other similar applicants, a kind of publicity which is most distasteful to many, and often brings the method of the committee into an ill odour. There should therefore be room enough to take the case of each applicant, much in the fashion of a first-rate solicitor's office. If ever, through narrow accom-

modation and press of work, this should be impossible it would be well if the secretary were to go himself to the home of any timid or sensitive applicant, and take the particulars of the case there. Whatever the nature of the offices, there will be some who dislike going to them, and their objections may often be met by a private visit; but in any case it is most necessary that the common dislike to inquiry should not be needlessly increased and justified.

The Agent.—An agent under any other name will work as well. He may be called secretary, assistant secretary, agent, inquiry officer, etc. He is the salaried officer of the committee, upon whom it will greatly depend for its efficiency.

The agent works directly under the hon. secretary, and carries out his instructions. His duties are twofold; namely, office duties, and inquiry work outside. He must be at the office when it is open to receive applications. These hours are notified to the public in the windows or on the door of the office; and it is well that they should be divided between morning and afternoon. Where, however, a single agent has to do the whole work of a large district it may not be possible for him to get through the inquiry work—especially if canvassing for subscriptions be added to his duties—and also to spend many hours a day in the office. At the stated times the applicants in turn explain the nature of their requests; and the agent enters the particulars on the “case-forms.” In this work the agent is often assisted by the hon. secretary or secretaries, and perhaps by other members of the committee. It is, however, essential that the agent should be

thoroughly acquainted with the method of taking down a case ; and that the necessity of making entries under all the headings of the case-forms, and fully stating all facts necessary to the right understanding of the case, should be well rooted in his mind. It is very seldom that volunteers can be depended upon to be always on the spot when wanted ; and the agent must be prepared to take any or all of the office duties of the hon. secretary in his absence. What these are will be explained in the proper place ; here only those duties are described which properly fall upon the agent in a well-organised office. Under the direction of the hon. secretary the agent must be prepared to write letters and send out reports ; he will make the entries in the application and decision book, keep a record of the letters received and sent out, and assist in keeping the accounts. It must be understood that the hon. secretary, or a member of the committee acting in his place, should always be present to do the more responsible part of the work. It is most undesirable that the agent should be left to write reports, receive money, and keep the accounts, without efficient assistance and supervision.

Let us now suppose that the agent has got through the two morning hours at the office. He has received the repayments due from persons to whom loans have been granted, entering each in the proper book. He has taken and duly entered the statements of each applicant. In this work he has never lost either his patience or his acuteness. This is one of the most difficult parts of his business. Many applicants get testy under cross-examination, and declare that they will not be questioned as if they were

criminals, others shuffle, and try to evade an explicit answer. It is wearisome enough for the agent to repeat the same thing day after day, to explain again and again that no improper use will be made of the information, but that it is impossible for the committee to know how to help unless they are made acquainted with the circumstances of the applicant, fully and without reserve; yet no man is fit to be an agent who cannot keep his temper with the most stupid or unreasonable applicant. Much mischief is often done by a well-meaning but quick-tempered agent, who loses his temper, and shouts at the applicants instead of quietly bringing them to reason. Many of the complaints against the Charity Organisation Society are caused in this way.

But we will suppose that the agent has got the necessary information as pleasantly as possible; and now he has locked up the office and is going on his round of inquiry. The first person he will visit will probably be the relieving officer. At the outset he must ascertain whether any of the applicants are, or have been, in receipt of parish relief, whether the relieving officer knows any of them, and if so, under what circumstances. The next step is to visit the applicants at their own homes; to see the persons to whom they have given references; and to take such other steps as his experience may indicate to find out their character and circumstances. Here he has even more need of patience, tact, and temper than at the office. Bitter complaints have been known to be brought against a kindly but loud-voiced agent, because his allusion to some facts in the past history of the person visited by

him was heard by neighbours through the thin partition of the room. The agent must remember that while it is his duty to ascertain the truth he must guard his knowledge from curious gossips as carefully as if he were a father confessor. This must also be borne in mind in making inquiries of the employer of an applicant, or of some one who may be his employer ; or concerning an applicant who is suspected of being an impostor, but not known to be one. It sometimes happens that carelessly conducted inquiries prejudice the applicant, and even bring him into danger of losing his present, or not obtaining a future, situation. The agent must always remember that such accidents would be fatal to his own character as an inquiry officer. It is his duty to obtain a full history of the applicant, yet so that no possible harm to the applicant can result. In making his rounds the agent will note all facts concerning charities and charitable workers in the district, and record them for the guidance of the committee. It is possible that the duty of canvassing for subscriptions will also be entrusted to him.

Any one who will fairly consider the duties here slightly sketched, will see that no common man is required for their fulfilment. When possible it is very desirable that there should be more than one paid officer ; e.g. that the agent and inquiry officer should be two separate persons.

When a good agent can be obtained it is sheer folly to grudge the salary which will secure and retain him. The better the agent the more work will be done, the more persons relieved, and thoroughly relieved. His salary may seem to come out of money which should

go straight to the relief of distress, but this is not really so, for the effectual relief of distress is impossible without him. When an inferior officer alone is employed scandals are sure to arise. He will be rough and impatient with applicants, careless in making inquiries, and probably not unwilling to get rapidly rid of a case which looks as if it would give trouble. The money spent in the fair salary of a really good agent is, in fact, invested in the best possible manner for the benefit of the poor.

Yet again, it is not enough to secure the services even of a first-rate agent. The best paid officer may be spoilt by overwork and insufficient supervision. If the whole weight and work of the office are left to fall upon his shoulders alone, he will be certain to contract the faults which come of undertaking more than it is possible to do. Old oarsmen know that one good man in a crew of "duffers," surely, though unconsciously, loses his style, clips his stroke, meets his oar, and "screws." So, the unassisted agent hurries his work, snaps at the applicants, and scrambles through his inquiries; and it is well if he does not take advantage of his practically irresponsible position in other ways. In a word the agent is like a fly-wheel, necessary to the whole machinery, but useful only if there be sufficient power to drive it. This power must be supplied by the voluntary workers on the committee.

The following hints may be found useful.

In writing for inquiries to be made by other committees do not be content with "common forms," such as "Please make usual inquiries;" but state clearly and precisely what you wish to know.

In taking down a case, try to make the history as complete as possible. For example: get an accurate description of the trade. "Labourer" is too vague; enter him as "bricklayer's labourer," or as the case may be. If he says he is a "printer" find out and state whether compositor, machine minder, etc. Do not omit any of the entries; you cannot tell at first which will be important; and do not neglect to put down the total of the earnings. Take care to get as many references as possible, and write to them all. Do not think that one or two will answer the purpose; you may be leaving out the very one on which the case ought to turn. Be very careful in taking down an applicant's statement to give the full substance of what he says.

When an applicant refers for character, etc., to an employer or late employer, it will often be well to get the name of the foreman, and write to him; in large concerns the foreman will be more likely than the master to remember the workman.

In investigating a case, be sure to sift the evidence thoroughly. Remember that the committee will probably decide according to your report; and any carelessness on your part will cause hardship and injustice. Be satisfied only with such evidence as would satisfy a Court of Justice. If this be not procurable state the result as probable, not as certain. Distrust second-hand evidence.

Be very careful to get good securities for loans. The regular repayment of loans is a test by which the value of an agent is very commonly judged.

It is not desirable to encourage applicants to come

to an office and make their applications out of "office hours." But for your own work do not consider or stipulate for "hours." The duties of all the officials, paid and unpaid, are sacred; and the heaviest of them will probably fall upon you. Work for the work's sake, with as little regard as possible to pay or hours; and you will not lack your reward.

The Secretary.—It is possible that the secretary may be, at least nominally, paid. In some instances the greatest difficulty is found in retaining the honorary services of a secretary. How indeed is it to be expected that any one should give so large a portion of each day to such an office? In fact, the work is often imperfectly done for this very reason. The hon. secretary's notions of his duties sometimes fall very far short of the true standard; and even so he often finds them too burdensome, and resigns. Thus some committees suffer from a rapid succession of hon. secretaries; with the natural consequence that there is no continuous policy or method in the work. The resulting evils are so keenly felt that some have wished to secure by payment the services of a secretary, either for a single committee or for a group of committees jointly. This plan is worth considering under some circumstances; but here it requires no special notice. What is said of the hon. secretary will apply equally to a secretary who receives a salary. The latter will be as devoted to the work as the former; in either case the office will be a labour of love. Any salary which could be paid would be very insufficient to attract him of itself; but it may well be that a man, who could not afford to give his whole time to charitable work, may be enabled

to do so by a small salary. In such a case it is evident that he is as truly a volunteer as any other member of the committee; and very likely more so. The paid secretary may be making vastly greater sacrifices than the unpaid member of committee; since it is quite probable that he could make in other ways very much more money than he is now receiving. He is, in fact, enabled by a small salary to resign the prospects of a more brilliant career and to devote himself to charity; while the committee-man may be giving only such portions of his leisure as he can spare without interfering with his ordinary business. What is here said of the secretary is also true, sometimes in full, often to a greater or lesser degree, of the agent. Sometimes this officer receives a salary which may be the commercial equivalent of his services. But he is very often possessed with as much enthusiasm as any other of the workers; and gives his whole time and energy for a wage which he would not accept in any other service. The distinction, therefore, between paid and unpaid workers in a committee ought to be kept out of sight as much as possible. If they are the right men they are all giving all that they can afford to give to the cause of charity. The rich man gives of his abundance; the busy man of his scanty leisure; the paid official receives just so much stipend as shall enable him to give himself, wholly and without reserve, to the cause. Let no one think that in charitable work the volunteer is entitled to more credit for disinterested zeal than the paid worker; it may be so or it may not; but more often the credit account stands the other way.

The word "honorary" will usually be dropped henceforward as inconvenient and unnecessary; and by "secretary" will be intended the man at the wheel, by whatever name he may be called, and whether he be paid or unpaid.

The Duties of the Secretary.—In most instances the principal workers in a committee are the secretaries. Of these there may be one or more; and their duties in a charity organisation district committee (which is the model we have accepted for our purposes) are described in the Charity Organisation Paper No. 4, p. 4; to which, as readily accessible, the reader may be referred.

It may be thought that this list of the secretary's duties is ample enough; yet it would be possible to expand it. Considering him for the present as a single person, he should be the source of light and heat, giving life and energy to all who work with him. If he be slack in the execution and slight in the conception of his duties, so will be the others. In every committee there must be at least one man whose influence is felt at every point, whose spirit pervades the whole, without whom, or one like him, the committee and its work would be a saltless, unsavoury unreality.

Wherever a charitable society or committee has no one answering in any degree to this description, history repeats itself with marvellous regularity. Such a committee is made up of men, no doubt with the best will to the work, but too busy to give much or regular attention to it. The fear of seeming to spend charitable funds in office expenses prevents them from obtaining the services of a paid officer equal to

the post; and an inferior agent is therefore left, practically, and for most of the time, in sole charge. The work is ill done; applicants are roughly treated; possibly a suspicion gets abroad that a fee to the agent is necessary before a case will be favourably considered by the committee; at any rate the business of the office declines in amount and is performed in a slovenly manner. The best members of the committee feel powerless to amend matters, and gradually cease to attend or resign.

But at this point, if a really good paid or unpaid secretary comes to the rescue, in a few weeks the aspect of affairs will be changed. Method takes the place of disorder; and other committees find that their inquiries are answered at once, instead of being indefinitely delayed. The agent, if his faults were due, as is often the case, to overwork and the neglect of others, takes hope and courage; if not he is replaced by a more efficient officer. The committee find that there is real work for them to do, which has been intelligently prepared, and is presented to them in such fashion that they can deal with it without unnecessary delays. The deserving poor discover that their applications receive attention; and that no trouble is considered too great, provided that permanent good can be done. But this is not all; for the secretary will remember that his duties extend beyond the office and the district immediately in his charge. It is part of his business to know what is done by other charitable bodies, and to keep his committee in communication and co-operation with them. If he belong to a committee of the London Charity Organisation

Society he will, when possible, attend the meetings of council; and by such other means as are open to him extend his knowledge of methods of charitable work adopted in other parts of the Metropolis. If his work lie in the country he will be, if possible, still more anxious to avoid isolation and consequent narrowness, and will take every opportunity of bringing his Society into relation with others in other parts of the country, and of exchanging experiences with them. It may be asked who is sufficient for these things? How can any one hope to find a volunteer who is capable of all this, and will give most of his time to unpaid work? The difficulty of finding such men is perhaps the principal obstacle in the way of the better administration of charity; yet there are more such ready and willing, if they are rightly approached, than is commonly supposed.

We have spoken of the secretary in the singular, but only for convenience sake. The work is capable of division; and it will often be convenient or necessary to divide it between two or more. We have also spoken of the secretary in the masculine; but, again, only for convenience. Women often have more time at disposal than men; and often possess the qualities most required for this work. At the time of writing these lines some of the best secretaries of district committees in London are ladies. But be it he, she, or they, paid or unpaid, known as secretary, agent, or by whatever other title, the services of some one, or more such persons, must be secured and retained if justice is to be done to subscribers and to the poor whom it is intended to relieve.

When one or more such persons have been found, eager to spend and be spent in the work of organising the charities of the district, a new danger arises, of which a few words must be said. There is much risk lest a good secretary should be spoilt by his own success. By this it is not meant that he will become vain, for if he be the right sort of man he will be too conscious of defects, and of the vastness of what remains undone, to dwell over much on what has been accomplished; nor that he will insist too much on having his own way, since we suppose that his committee take an active and intelligent interest in the work, and will not suffer his *ipse dixit* to be final, though they allow him wide discretion; nor again that his labours prove too great for his strength. These dangers are obvious; but it is one more subtle against which the secretary should be warned. Let us suppose that the secretary comes single-handed to a district previously neglected, which he has to work with but one agent under him. He devotes himself wholly to the task; giving up, as far as possible, everything else; going, not where he wants to be, but where he is wanted, and inspiring the agent and the committee with his own enthusiasm. It has been said that the change will soon be evident. But, as work makes work, the number of applications will tend to overwhelm him. The agent, who formerly had an easy time of it, has now more than he can do properly; and in the endeavour to relieve him the secretary takes upon himself much detail work, which he ought only to supervise. He thus loses hold of the methods by which he won his first success. He has no longer leisure to write full

descriptions of interesting cases to those who may be likely to assist them; to pay frequent visits to the clergy, guardians, and others which ensured their co-operation; or to keep touch with the district visitors and other charitable workers in the district. Case work and the routine of the office absorb his energies; nor is it long before his care of individual cases suffers. He has too many on hand; and cannot do real justice to any. Once they have been dealt with they slip out of mind; and the tendency to half-deal with them grows upon him. In self-defence he adopts hard-and-fast rules, and measures out charity as if he were dealing in soft goods. He hurries, and is harsh with cases; and his earlier ideas of larger work and true organisation vanish. His committee also feel the change; find the work less carefully prepared for them, and the horizon of which he had given them a glimpse gradually narrowing upon him and them. He is still a good and energetic worker, but upon a pettier scale; and he is no longer gracious. Those who have watched him with hope deplore another spoilt secretary.

Under the supposed circumstances something of this kind is almost inevitable, if the secretary knows only how to work; for then the work will overwhelm him, and his very excellence will destroy itself. He must have the art therefore, not only of working himself, but of making others work. Some secretaries are jealous of any unpaid helpers, and want to see no members of their committee in the office out of committee hours. This is a great mistake, though there are excuses for it. New hands at the work give

some trouble in the training, and at first they spoil a good deal that they touch. Then, perhaps, when they are beginning to get useful, they tire, and go off, or are carried away by other duties. So the secretary concludes that, on the whole, it is better for him to work on as well as he can with such paid assistance as his committee afford him. The result of this, where work is heavy and means narrow, has been described; and if the evil is to be avoided the secretary must bear the pains of training volunteer workers, some of whom will be sure to succeed, and to remain with him.

But this is not the only reason. The secretary's work is to organise charity, to teach the best methods to charitable workers. Those who come and put themselves under his orders will be sure to gain something. One may assist in the office work, taking down cases, and the like; another may help in investigation; a third becomes a guardian, and takes charge of the relations between Poor Law and charity; another will make it his peculiar business to study the friendly societies, and to secure the co-operation of working men; to each will be committed the care of a certain number of families which need watching and help. There is work for all; and all will gain by being set to work; by practically discovering that the duties of members of committee are by no means confined to committee hours. All this will give the secretary much trouble, but he is there to take trouble. Nor will he lack his reward; for he will gradually create a band of colleagues by whose help he can work on a scale which would have been impossible to himself alone.

The Chairman.—The duties of the chairman are sometimes looked upon as little more than formal, and the oldest or most officially reverend member of the committee takes the chair as a matter of course. Much, however, depends upon the chairman. It is true that committees of this kind do not usually insist upon the formal order necessarily observed in larger bodies. The proceedings are more conversational, and members remain seated while speaking. But for this very reason, among others, it is desirable that some one should preside who has firmness and tact sufficient to prevent the meeting from falling into confusion and consequent loss of time. When the committee is very small it matters less who is chairman; but a committee of six or more is apt to lapse into lax ways of conducting business unless controlled. It is not uncommon for members to engage in conversation, not always about the matter in hand, while the secretary is reading the particulars of the case; and when the discussion follows it becomes evident that they have failed to appreciate essential points, which must be repeated with loss of precious time. During the discussion "desperate groups," not of "twelve or ten," but of two or three, insist on expounding their views to each other instead of addressing the chair, and the committee will sometimes be thus divided into two, those at one end of the table discussing one point, while those at the other are considering different aspects of the question. A few cases are discussed at inordinate length, and then the committee wakes up to the fact that as much time as is usually given has expired. Some depart, and the remnant take the

remaining cases in a hurry, with no more irrelevant conversation, but too fast for justice to the applicants; and wretches are written down undeserving that committee-men may dine. A chairman who understands his business will not permit this. He knows that the work has to be done within a certain time, beyond which his committee will not stay, and he lays out the matter in hand so as to get it all treated during that time, without either haste or loitering. Perfect good humour and absolute impartiality are essential. A humorous request from the chair will often silence a persistent talker, when anything like a command would be certainly, and perhaps justly, resented.

If, as is probable, the chairman is likely to be sometimes absent from committee meetings it will be well to appoint a vice-chairman. On such occasions a member, the first whose name is suggested, is often voted into the chair, but he probably has neither the authority or the ability to conduct the business well, and he sometimes does not even know how to enter the decisions of the committee into the application and decision book without questions, fumbling and delay. In the conduct of the ordinary business of committee, other than the consideration of cases, it is even more essential that the chair should be occupied by one who fully understands his functions. While never attempting to impose his private opinion as a law upon the committee he must be prepared to state points of principle and practice, as already decided, for their guidance. For all this, and much more which need not be here set out, he will require qualities of a peculiar kind, which are by no means always found in

the oldest or most influential member of the committee. The principal points of good chairmanship are these: regularity of attendance; knowledge of the principles and practice of the Society; firmness with tact; earnest devotion to business with genial good humour. The selection should fall upon him who unites most of these qualifications, his rank, position and age being quite of secondary importance, if not wholly immaterial.

Members of Committee.—Most members of the committee have probably no leisure to do more than attend its meetings; yet their presence will often be of the greatest value. They will bring into the common council ideas and methods acquired in other kinds of activity. They will test the work of the official members, they will detect any slackness or check presumption, if chairman or secretaries tend, like the sons of Levi, to take too much upon them. Those who bear the main burden of the work should be treated with every consideration; but it is never well that a committee should simply register and give effect to the will of a single man. A strong secretary will work all the better if he has to exert himself, and sometimes to fail, in carrying his point. Where no one resists him he will become too autocratic, and his methods of work will narrow themselves to a single groove. Those members of committee who have more time at disposal will do excellent service if they acquaint themselves with the work at all points. When there is a pressure of business they may help the secretary and the agent by taking down cases, and in other work of the office. But they will be most

useful in the district by acquainting themselves with the poor and with the various charities, following up cases which have been decided, and watching the effect of the decisions of the committee, and by learning how their agent is spoken of among those whom it is his duty to visit. It is a chief function of volunteers to check officialism whenever it develops official vices, while carefully avoiding undue interference with useful officers.

CHAPTER III

PRINCIPLES OF DECISION.

TEMPORARY DISTRESS AND CHRONIC CASES.—There is an important distinction between principles and rules. Principles govern the mind and intention; rules are guides in special classes of acts. It is a principle with the committee to do the best it can for each case that comes before it; it is a rule admitting of no exception that, for example, each several repayment on a loan should be immediately entered in the proper book. But rules of this absolute description are for the methods of office-work rather than for dealings with applicants. The principles of decision indicate the spirit and intention with which the committee approach the consideration of each case, but as each varies in many respects from every other the committee will refuse to be bound by absolute rules, and will decide upon the merits of each application. This must be borne in mind in reading the following paragraphs, for in no instance is the principle there laid down intended for a hard-and-fast rule from which no deviation can be admitted. It is indeed to be wished that we could make an exception in favour of the first principle, viz. adequacy of relief. From this there ought to be no exception. In order to show why exceptions must,

unfortunately, be made at present, it is necessary first to explain the difference between temporary and chronic distress.

Temporary distress is that which may be expected to pass away if sufficient assistance be given. Out-of-work cases, persons suffering under illness or accidents which are not incurable, are common instances, and it is such, for the most part, that committees deal with. Chronic distress is of such a nature that no ordinary grant, or loan, or common kind of assistance can do any permanent good. Incurable sickness or accident, and unprovided old age, come under this head, and although under certain conditions, combined charity ought to be able to deal with such cases, there are few societies or committees which as yet can do so. How far it is possible to relieve adequately chronic distress is a question which must be considered in another chapter. For the present we confine ourselves to temporary distress.

Adequate Relief.—It is then a rule, at least more nearly absolute than any other belonging to the treatment of applicants, that relief, if given at all, must be adequate. By this is meant that the relief shall be such as altogether to do away with the distress by removing its cause. "Each case of distress is to be considered as that of a sufferer from some malady, of one afflicted in mind, body or estate; the cause of this distress and the best way of treating it must be ascertained, and then the proper remedy applied." Charity Organisation Paper No. 1, p. 5. An instance of the adequate treatment of a family has been given above, p. 17. But it may be asked, if you have not

funds sufficient for adequate relief, how then? Are you to dismiss the applicant unhelped because you cannot do all that you wish? Certainly not; but it is maintained that it is possible to relieve adequately in almost every instance, if trouble enough be taken. To relieve inadequately is often merely to aggravate misfortune. Such relief tempts the unfortunate to go on with a hopeless struggle, and to scrape on with half rations, when they had better accept the inevitable, and apply at once to the guardians; or, which is worse, it shows that alms can easily be obtained from the charitable, and leads to regular begging habits. Where it is really impossible to give anything that can cure the distress, it is better to refer the case to the other doctors—those of the Poor Law—than to attempt an insufficient treatment. But if charitable workers will only have faith enough they will not fail of sufficient support for really good work. In London the charity organisation committees are ever ready to assist other charitable bodies, and behind these again stands the Central Society with its large funds and wide influence. If really good applications lack adequate treatment the fault more probably lies in indolence than in want of means. In other places, especially where charitable workers have not yet learnt to combine, the case may be different. No one is asked to perform impossibilities. Yet if there are more ways of killing a cat than choking her with cream, there are more ways of helping a Christian than giving him money. Very often thought and care will do more for distress than coin, and where the latter is really required the abundant charity of our people will supply

what is needed. It should, however, be noted that adequate assistance is such help as shall enable the applicant to earn a sufficient living and to be independent of charity for the future.

Very difficult cases of a special kind sometimes come before charitable committees. Such are those of persons of the middle classes who have sunk into want, or even destitution. No doubt—assuming such distress to be the result of unavoidable misfortune—the committee would be glad to restore the applicants to their former position; but this is more than can commonly be done, and more than can be demanded on any sound theory of adequate relief. The committee is bound when practicable to assist distressed applicants to the means of retrieving themselves up the point of obtaining a sufficient maintenance. It is not bound, nor can it undertake to help them back to the luxuries, or vanities of life. The case of a bankrupt tradesman, a struggling man without vices whom competition or some other cause has ruined, may be taken as an example. The much abused Charity Organisation Society has in not a few instances spent hundreds of pounds in the endeavour to set up such a man again in his business. It generally happens, whether from innate shiftlessness, or from the almost impossibility of doing another man's business for him, that he who has failed once fails again, and the money goes without permanent advantage. But at any rate this is more than can be expected of any committee; more than is exacted by our definition of adequate relief. These cases are most perplexing, because the family is so often helpless outside the groove in which they have

now failed. Yet if some humbler employment can be found for them, in which, though at the sacrifice of comfort and position, they can earn an honest living, they have no right to complain of inadequate treatment.

Refusal of Inadequate Relief.—This is the converse of, and implied in, the preceding paragraph. When it is impossible to give real help, we must refuse the temporary assistance which might give a short respite from misery, but which certainly would not remove it. For example, a woman applied for ten shillings. It was quite plain that this sum would have done her no manner of good, but that was no reason against considering the case, and relieving it adequately, if that had been possible. Investigation, however, showed that this was not possible, neither ten shillings nor ten pounds would have restored her to a self-supporting condition. It was a pension case or a Poor Law case, and being obviously not good enough for the former, was properly decided to belong to the latter class. Yet it was said by one present, "Oh, give her the ten shillings, she certainly does not deserve more!" He would have let her have the sum asked for, and then dismissed her and her necessities from his mind. If his counsel had been followed the landlord's rent would have been paid that week, and the next, or the week after, she would have applied to the guardians. Clearly it was right, that she should do so at once since the result was inevitable.

Yet this is the principle which charitable people find hardest. "It is all very well," they say, "for those who decide in committee, and do not really see the poo

in their own homes. We cannot see such misery without doing something for it. If you saw the children crying for bread, instead of hearing of the case from your agent, you would have to give, whether the gift were likely to be of permanent benefit or not." There is truth in this; truth, indeed, that would be overwhelming if the Poor Law were not bound to relieve absolute destitution. Even remembering this, it is hard, very hard, to pass by on the other side, and leave the relieving officer to be the only Good Samaritan. But remember, we are speaking only of cases which no expense, no trouble, can really help; where money given would certainly be wasted or worse. To give to such persons is clearly weakness, a weakness above which we must learn to rise, if we are in earnest in the great work of improving the condition of the poor. The work needs nerve, courage, and self-denial. Perhaps the best way of nerving ourselves to refuse is to remember in how many cases the money we are tempted to waste might be of real service, and to exercise economy in charity, not to save the pockets of the donors, but in order to enable ourselves to give adequate relief where that is really possible.

Investigation.—To this end it is necessary that the circumstances of a case must be ascertained before relief is given. If by relief such relief as will be adequate and permanent in its effects is understood, this is a rule with scarcely any exception. It is sometimes said that applicants starve while the committee is inquiring. This accusation arises from a misunderstanding. It is not said or meant that no relief shall be given until inquiry has been made. In all cases

the agent is allowed to give bread to be eaten in the office by those who appear to be really starving, and where the case is urgent instant relief is given besides. Sometimes an applicant who can show some *prima facie* evidence in his favour is maintained for a week or more, until answers to inquiries can come in. But it would be clearly wrong to do more than is absolutely necessary without such evidence as shall suffice to convince the committee that the assistance will be well bestowed, and where even interim relief has been obtained by false pretences a prosecution should always follow. (See below, p. 73.)

It is not easy to understand those who object altogether to inquiry. It is said that the inquiries of the Charity Organisation Society are inquisitorial, and needlessly offensive. With those who really think so, having sufficient knowledge of what they are criticising, it is probably vain to argue, and we can only reply that we do not know how to get at essential facts with less friction. No doubt, as has been admitted already, an overworked or hasty-tempered agent may put the questions in an offensive way, but the questions are not in themselves necessarily offensive. It has been said that applicants are sometimes aggrieved at the examination they undergo in the office, and that patient and tender consideration even for unreasonable prejudices is required. But if the agent be fit for his post he can always show that each question has a purpose, and a purpose not hostile but friendly to the honest applicant. For example, one of the headings for entries on the case-form, which the agent has to fill up from the answers of the applicant, is "birth-

place." The applicant is apt to think that to ask where he was born is carrying cross-questioning to the point that provokes crooked answers, and agents seem to be of the same opinion, for that particular entry is often omitted. Yet it is really material, and for this reason. There are endowed charities for persons born in particular localities, and it is impossible to say at first whether the applicant may not be one of those entitled to some such benefit. For it must be distinctly understood that the object of all inquiries is to enable the committee to give the most thorough help. It may be that in the course of investigation the applicant is ascertained to be a rogue, an impostor, or vicious to an extent which makes help impossible. Such facts, if they exist, are brought out in the process of inquiry, but the questions are not framed or put with this purpose, and this kind of truth only comes out incidentally. But if it is not known who were the previous employers of the applicant, how can the committee obtain a character for him, supposing they should be able to find him employment? If they are not to be made acquainted with the total present earnings of himself and his family, how can they determine the extent of his need? If they are not to inquire who has helped him already, are they not cut off from the most probable source of fresh assistance for him? Unless they know his past history how are they to provide for his future?

CHAPTER IV.

CASES BEFORE THE COMMITTEE.

THE APPLICATION AND DECISION BOOK.—The practice here followed is that of the London Charity Organisation Society. The forms given in the appendix may have to be modified to some slight extent if adopted elsewhere. For example, the heading “referred to other districts or to the central office,” is meant for the use of a London district committee, and would not suit a committee which is a society in itself, but in no close league with others. Such modifications will be slight and easily made, and the form has been the result of much experience and careful thought. It may, perhaps, still be improved, but on the whole it is probably the best now in existence.

Let us suppose that the committee is sitting for the consideration of cases. If it be a general as well as a relief committee, the general business—the reading of minutes, financial statement, hon. secretary’s report, election of new members, etc.—will have been already transacted. The application and decision book, which is made up of forms such as form No. 20 in appendix bound into a volume, is before the chairman, who will in each case that has been decided and dealt with, put

a "1" in the proper column, according as the case is found to be "undeserving," "ineligible," "assisted," and so on, as presently to be explained; and he will note in the "remarks" column the reason for the decision of the committee. He will not mark off a case, unless everything has been done which the committee thinks can and ought to be done. Up to that time no "1" will be entered in any column. Even when the committee has decided, say, on a grant of ten pounds, the case will not be marked off, because it is still uncertain whether the secretary will be able to obtain the whole ten pounds by appeal to private persons, when the marking would be: Source of assistance, "private persons;" Nature of assistance, "grant:" or whether the committee will have to supply a part of the money from their general fund, or from their relief fund, if they have one, when "committee" must be indicated as another source of assistance. Meantime, until the case has been completely dealt with it must be "brought forward," either weekly or monthly, that is transferred to a fresh page of the application and decision book, and conveniently in red ink, to distinguish it from fresh cases. The chairman will, however, state on each consideration of the case the reasons for deferring it and any interim decision in the "remarks" column. As the secretary and the agent always go through the book together after the sitting of the committee these interim entries in the "remarks" column prevent the possibility of overlooking any instructions which have been given on the case. This practice will be illustrated by examples further on.

The Case Papers.—The hon. secretary now takes the

case papers, which are handed over to him by the agent, one by one, as each case comes before the committee. These consist, first of the application form, No. 22, which is given in the appendix. This contains a history of the case. To it are fastened all papers relating to the case; such as flimsy copies of letters sent out from the office which have been copied by the copying machine, the originals of letters received, testimonials of the applicant, etc., and at the back of the whole a blank page, on which the hon. secretary enters, in red ink, the interim decisions, and the final decision when the case is complete. All these are bound together with a paper-fastener, and form one bundle of everything relating to the case. From the application form the hon. secretary now reads the particulars of the case; the residence, family earnings, etc., of the applicant, his own statement, the report of the relieving officer, the abstracts of the statements of those to whom he has referred the committee and others, and the agent's report of his visit to the house. These are supplemented by reference, if desirable, to the papers which have been thus abstracted, and by the *vivâ voce* narratives of the secretary, agent, and any member of committee who has knowledge of the case (see form 22, app.). Thus the whole matter is laid before the committee for their judgment, and it is most important that while the secretary is thus stating the case, all members of the committee should carefully remember the line which the celebrated schoolboy began by translating, "They were all county Kerry men:"

"Conticuere omnes, intentique ora tenebant."

Preliminary Entries.—If the reader will refer to the form given in the appendix, "form No. 20," he will be able to follow the method of dealing with each case. He will see that the first columns were filled up when the application was made. The first thing was to refer to the index, and see whether the applicant had ever been before the committee. Then the date was entered, and the number of the case. If application had been made previously by the same applicant, the number would be that under his name in the index; the same number being always retained for the same case; otherwise the number would be that following the last, as will appear from the imaginary entries made on form 20. The name of the applicant is entered surname first, because this is found first in the index; and this, with the address of the applicant, completes the preliminary entries, all of which are ready in the book for all those cases now to be considered by the committee.

In the cases partly imaginary, but founded on actual experience, here cited for illustration, it is supposed that the number reached is two thousand. The first cases, in red ink, are those which have already been before the committee; and they appear under their original numbers, which were given to them on the previous page of the application and decision book when they were first taken down. They are put at the top of the page, because they would be so placed in practice.

The date on which the committee is supposed to meet is the 1st of December; the first cases bear the earlier date when their applications were taken down.

They are placed without regard to order, as they would be likely to come before the committee, except that, for convenience, the miscellaneous entries, "referred to other committees," "vagrants," etc., are omitted; these will have been already filled in by the agent or secretary before the meeting of the committee. In practice they would appear among the other cases in order of application.

It will be seen, that the "remarks" of the chairman form by no means a complete statement of each case. There would be no room for this; and full particulars are to be found on the case papers. The remarks, as already explained, are intended to be the chairman's record of the decision, whether interim or final; and even for this purpose the space allotted may be found insufficient by committees which bring forward their cases monthly. It is one advantage of bringing forward undecided case weekly, that thus no difficulty is experienced on this score. The fuller explanation of the more complicated cases will be given presently, as it might be stated to the committee by the secretary. But it will be convenient first to explain the headings of each column.

Miscellaneous Entries.—No examples of these are given on form 20; except that in one instance a report is marked as sent out; because they would take up room unnecessarily, and can be easily explained. The first is "referred to other districts or to the centre." In London the meaning of this is, that the applicant resides outside the limits of the committee's district, and has been referred to the proper quarter, when a "1" is placed in the first column. "Vagrants," to be

distinguished from the homeless cases presently to be described, are tramps and the like who are left to the relieving officer and the casual ward. "Inquiries for other committees, etc," are those undertaken by the committee at the request of others; for example, when an applicant to Committee A refers for his character or other information to a person resident in the district of Committee B. "Reports sent out," are careful narratives, drawn up by the secretary, or some other member of the committee, in answer to the inquiry into the character of a resident or charitable institution in the district sent by some person intending to assist or subscribe. As it is the duty of the committee to see that adequate relief is given in all suitable cases, it will never be sufficient merely to send the report to the inquirer; but the decision of the committee will also be entered in the proper column, (see case 1701, p. 72).

Decisions. Class I.—The first class under which the decisions of the committee fall is that of "not assisted;" and applicants may be refused assistance because they do not require relief, or withdraw their applications; because they are undeserving or ineligible, or because the proper source of assistance for them is the Poor Law.

Not requiring Relief or withdrawn.—A case does not require relief when the applicant could obtain for himself the assistance asked for. Cases sometimes occur when it may be doubtful whether the entry should be made in this column or as ineligible. Generally speaking this is the right place for applications where it appears that the distress is not real, or

not sufficient to warrant charitable relief. No example has been given; but artisans earning fair wages, whose difficulties can be overcome by patience and exertion without help, small tradesmen applying for a loan which they could get and afford to pay interest on in the ordinary way of business, are among the most frequent.

A case is withdrawn when the applicant of his own accord withdraws his application. Sometimes this happens by reason of his unwillingness to submit to investigation. An applicant sometimes says, "I did not know so many questions would be asked; I do not wish to go any further." This unwillingness may proceed from one of two causes; in either of which it does not follow that the committee will allow of the withdrawal. The applicant may be in real distress and deserving of relief, but pride and fear of injurious inquiries may lead him to prefer struggling on for himself to answering questions. It would appear that the distress cannot be very urgent in such a case, but this does not always follow; and the utmost care should be taken to explain the necessity and the object of the questions, and to show that the inquiries will be so conducted, whether of employers or others, that no possible harm can result to the applicant. When this has been patiently and tenderly explained the objection to inquiry will often disappear; if, however, it is persisted in, the case must be marked off as withdrawn. Case No. 2003, form No. 20, app, is supposed to be of this kind.

But it may be that the objection to inquiry comes from an evil conscience. The applicant may fear that his ill practices, bad character, or preference for begging

to honest exertion, may be exposed. It will then be for the committee to determine whether the inquiry must not continue.

Committees which deal largely with refuges for the destitute, and similar institutions, have sometimes to be content with marking a case as withdrawn which has simply disappeared. A man is sent by the committee to the refuge pending investigation; or is sent by the refuge to the committee for inquiry into his case. After a few days he takes himself off, leaving no trace or clue behind him. Such persons may usually be put down as vagrants; but sometimes the investigation concerning them has been already carried some way, and they do not appear to belong to the professional vagrant class. There is nothing for it but to write off such cases as withdrawn, unsatisfactory as that conclusion is.

Undeserving and ineligible.—As these headings are much discussed, and may be found to belong to the tentative stage of charitable method, they are, for the present, dismissed with brief notice. An applicant is said to be undeserving when there is "conclusive evidence of imposture or of such misconduct as makes it impossible to render effectual assistance;" ineligible when, "adequate temporary assistance would be of no permanent advantage," or when there are relations who ought to assist, but will not. It is doubtful, however, whether these descriptions do not more properly belong to the application than the applicant. A man may be undeserving of the particular help for which he applies; his vice may make money gifts obviously improper; yet it does not follow that he is

not to be assisted in any way. It may be possible to watch him; to place him under the direction of those who understand how to deal with such cases; and ultimately, perhaps, even material assistance may be practicable. Or the committee may decline to grant an application to pay back rent, to supplement outdoor relief, or to assist a single able-bodied man out of work. Such applications may be ineligible, but it does not follow that nothing is to be done for the person applying. Some other mode of relief may be possible, which may be given by the committee, by others to whom the committee refer the case, or by the guardians. If an applicant be in real need some mode of treatment should be found for him; and these descriptions are too often easy ways of avoiding a difficult task. However, as our methods and machinery are as yet imperfect, it may be necessary for the present to retain at least the latter head, under which to enter the cases which the committee absolutely fails to deal with; and entries have been made on the application form under both, to show the existing practice.

Poor Law.—This is a mode of ineligibility, and was formerly included in the previous column. It is now used for those cases about which the committee decides not merely that they are ineligible, but also that the Poor Law is the only body capable of giving the assistance which is yet needed. Thus L. M., No. 2001, is an able-bodied man, with a family, out of work, homeless and destitute. He is not a vagrant, because he does not belong to the class of professional tramps; and more is required for him and his family than can be supplied by the casual ward. He has been a re-

spectable mechanic, but has drifted downwards through utter improvidence and carelessness. It is a painful case; but the committee feels that he would merely waste whatever were given him, as he has wasted all other chances; and, though with regret, must leave him and his family to the workhouse. At the same time he is told that if he can find work after a time, succeeds in bringing his family out with fair prospect of maintaining them, and will also promise to join a good club when able to do so, the committee will consider any application for help towards a fresh start in life. When assistance has been given on faith of such a promise, the fact should be carefully recorded—in Marylebone by a C. (for caution) on the case papers—and any future application must be at once refused if the promise has not been kept.

Class II. Assisted.—An assisted case may be helped from one or more sources, and in one or more ways. Thus the first of our specimen cases receives aid from three sources, and in four ways. A “1” is placed in the column “number of cases assisted,” and as all the “1’s” are added up at the bottom of each page, we thus get first the number of cases assisted, then the number of those recommended to guardians, etc.; and thirdly, the number assisted medically, by institutions, and so on. It will be observed that no case is thus marked off until not only the final decision has been arrived at, but the source of the assistance determined. Thus in case No. 1921 it has been decided to give a pension for six months; yet no “1” is put under “number of cases assisted,” nor under “pension,” and the case will continue to be brought forward as deferred for some

time to come, although applicant will then be receiving the five shillings a week. The reason for this is that, until the source of assistance is determined, all the entries cannot be properly made. It has been decided that the applicant shall have the five shillings a week, and the secretary will proceed to get the money. If he be so successful that the whole is obtained from private persons that, and that alone, will be the "source of assistance." If, on the contrary, the committee has to make some of the payments out of its own funds, there will also be a "1" in that column. If the entry had been prematurely made it would be necessary to make corrections which would throw the totals wrong, and cause much inconvenience. Nor is this all; for secretaries also are mortal, and are apt to consider a case done with when marked off. By keeping it open, and constantly bringing it forward, no chance is left for forgetfulness; and the secretary is impelled to use all efforts for its fulfilment.

Guardians.—The first source of assistance is also Poor Law; but the entry "guardians" is not the same as "Poor Law," which, as we saw, is a mode of refusing the application, and means that no assistance can be of avail except that of the Poor Law authorities. But an applicant is assisted by reference to the guardians when the influence of the committee is used to procure for him some special advantages. For example, No. 1989 is the case of an old widow, who is in receipt of outdoor parish relief. The parish allowance is really not enough to support her, and she has a horror of the "House." The committee would like to help; but it would be wrong to supplement the parish pay; be-

cause to do so would be encouraging the guardians in the cruel practice of inadequate outdoor relief. They would be likely to allow too little as a rule, trusting to charity to eke out what they give. On the other hand the applicant, though a decent old body, can show no evidence that she, or her late husband, made any serious attempt to provide for old age; although at one time they were in a position to do so. The committee, therefore, do not think this a case which they ought to take altogether off the parish (see below, "chronic cases"); but the secretary has seen some of the guardians, and induced them to raise the allowance of the applicant. This is not quite a satisfactory conclusion to the case; but charitable workers must often do what they can, rather than what they would. The committee can grant no assistance here that would be of real benefit, unless they could obtain a pension for the old woman. But pensions are always difficult to raise; and it is usually found impossible to persuade people to make a regular weekly allowance, except in the few cases where the history is unexceptionable; and where there has been no thrift they commonly refuse. Thus all that can be done here is to make the best possible terms for the applicant with the guardians.

Private Persons.—One of the objects of the Charity Organisation Society is, "the repression of mendicancy," but it also makes mendicants of its honorary secretaries. They are expected to get as much as possible of what is required for the relief of cases by application to private persons.

Committees should give as little as possible from their general fund, and trust mainly to private persons

as the source from which adequate relief is to be obtained. Let us suppose that such a committee has ordered seven shillings a week for the support of a family during illness. The weekly payments will probably be advanced out of the general fund ; but the secretary will lay a full report of the case before those persons whom he knows as likely to take a practical interest in it ; and will endeavour to obtain from them the whole, or as much as possible, of the money expended. If he is generally successful, the result will be that very few grants will be made by the committee, but many by its means and on its recommendation.

From one point of view it may not seem to make much difference whether a friend of a committee indicates his readiness to assist a special case when laid before him, or pays a lump sum to be spent in relief by the committee at its discretion. No doubt, if such a friend does not trouble himself to read the report, or take an interest in the case, but simply pays what he is asked for, the difference is small indeed, so far as he is concerned. But even so, the difference is not small to the committee. The rule of getting relief for each case entails greater thoroughness of work, and is a check on any tendency to give hastily and in cases which would not look well in a report. The secretary, who tries to obtain relief on each case, must be thoroughly acquainted with each, and will take care that all are of a nature to do credit to him and his committee.

This plan also, while it secures sufficient funds for relief practically at the command of the committee, avoids the very dangerous event of large funds for

relief remaining in their hands. Excessive wealth is said to be a doubtful blessing to any one; it certainly is more than doubtful to a committee. What is wanted is, not possession of, but access to, large relief funds; and this is secured on this plan in, perhaps, the safest and most wholesome way. No doubt, it is easier to have the money in hand and at discretion, or to come to the Centre for whatever may be wanted; but the broadest and easiest road is not supposed necessarily to end in the most desirable goal.

Too much, however, must not be expected of the secretary. It may often be well to tell off one member of the committee to act as literary secretary, who will prepare the literature of the committee, such as the annual report, and monthly or other statement of work, and write the letters by which private persons are to be induced to assist special cases. But it will usually be found impossible to obtain what is required for all cases in this way, and if the heavier cases are thus dealt with, the smaller may be referred to a relief society, or if necessary, helped from the general or relief fund of the committee.*

Institutions, etc.—When the committee is working in close co-operation with other charitable agencies much use will be made of this column. The Society for the Relief of Distress is a valuable ally of London committees, and cases are constantly referred to it, especially for interim relief. When its almoners are working with the committee they may often undertake the charge of some cases. But it must be understood that

* Part of this section appeared in the *Charity Organisation Reporter* of December 1, 1881.

the committee never refers to the Society for the Relief of Distress, nor to any other body, cases which it is unable or unwilling to relieve. The committee desires that all deserving distress should be adequately relieved, and is always ready to supply what is requisite, if other sources fail. We wish to help, and actually do help, unless assistance would do more harm than good; but if this be our opinion we cannot ask others to supply what on principle we refuse.

Committee.—The last, and, if we may say so, least honourable source of assistance is the committee itself. For the most proper function of such a committee as we have in view is, after all, best expressed by the much abused words “the organisation of charitable relief.” If it were a question between our own pockets and those of our neighbours, the facts would be reversed. But it is not so. We are dealing with funds subscribed to enable us to secure the thorough relief of the most deserving distress. The more institutions and private persons we can induce to give to cases which we know to be good, the more money we divert from the reckless and squandering methods of common-place charity, while we also interest an increasing number of givers in the art of giving effectively. A committee, therefore, is doing far better work when it gets than when it itself gives money for a case. The “1” in this column, which shows that the committee has given all or part of the grant, is a confession of failure to some extent. The ideal is to apply to all possible sources, to be lavish of time, trouble and thought, but only to draw upon the funds of the committee when all other sources are exhausted.

This, however, of course applies only to a money grant. When the applicant has been assisted by employment, and this has been obtained by the efforts or on the recommendation of the committee, the "1" in the column we are now considering may be justly looked upon with pride and pleasure.

Nature of Assistance.—The sources of assistance have been marked under one or more of the four heads just explained. It remains to indicate the nature of assistance, which will be done by placing a "1" under one or more of the five following heads, as the assistance has been of one or more kinds, e.g. loan only, or grant and employment.

Medical Assistance.—It is very desirable that a medical man should be attached to, or better a member of, the committee. Medical advice is often required; sometimes to guide the committee in its decision, at other times for the benefit of the applicant. When a case has been medically assisted by advice, treatment, medicine or otherwise, it will be entered in this column. If the medical assistance has been obtained through the instrumentality of the committee, the source of assistance will be entered accordingly. But if it be known that the case has been medically relieved, though not at the expense of the committee, the source of assistance marked will be "institutions," or "private persons." Cases sent to a Convalescent Home, or boarded out as convalescent, will be set down in this column.

Institutions, etc.—This head corresponds to the similar one under the previous sub-section. If a case has been relieved by a hospital letter, by shelter in a

refuge, or by some other institution or local agency, the source and nature of assistance will be both marked in this column. When no other kind of assistance has been given, this, and the column "number of cases assisted," will be the only places in which a "1" will be entered. But though the committee does not appear to take credit for assisting the applicants in such instances we must remember that a large share of the credit often really belongs to it. The committee has inquired into the case; has decided upon its merits; has ascertained what ought to be done; and has procured the proper form of assistance. All this, and all that it implies, is little known to the public who sit at ease, and hiss some pantomimic caricature of the C. O. S., nor do those who do this desire that their individual share in it should be better known. But a committee or society should be less careful to conceal its merits, seeing that it has to justify itself in the eyes of those for whose subscriptions it asks, and it is necessary to show that cases which do not appear as assisted by the committee may yet have received from it valuable and laborious service.

Grants.—When the charming Nausicaa in the Odyssey proposes to supply the shipwrecked Ulysses with necessary garments she says to her maidens that "a gift is a small matter but highly prized." Her wish to make little of her act of kindness is the more graceful as she was doing exactly the right thing; supplying the food and clothes which relieved her suppliant from his present distress. Let us not, however, be too ready to admit that our gifts are small matters. We have not always, as she had, to deal with a single case whose need

is obvious and easily satisfied. After all she was only giving what we should call "interim relief;" enough to enable Ulysses to reach her father's palace, and there apply for the greater help which sent the wanderer home. When an unfortunate person is thus, as it were, cast up by the sea, naked and destitute, that is the time for the "small but precious gift" which maintains him until his circumstances are ascertained and the proper course to be taken with him decided. But charity is not a small, nor an easy matter; the true gift of charitable workers is the free bestowal of the time, patience and labour necessary for finding out the right thing to do, and the friendly sympathy which puts new heart into the despairing. But we must guard against misconstruing Nausicaa's proverb, and making it mean that "a small sum given is no great loss and will please the poor fellow." A shilling or half-crown carelessly given may be no great loss to ourselves; but it may do much mischief to him who receives it. It may be that even a shilling may be adequate relief in the particular case; but a good deal of trouble must go to the task of determining whether a shilling or ten pounds, or no money, but some other mode of relief, be what is wanted. The committee is acting as trustee of moneys found by others; and is responsible, both to such subscribers that the most good comes out of their subscriptions, and to the applicant that the best thing, and none other, be done for him.

A grant is material assistance given, either in money or kind; and is entered here whenever such help is given to a case which appears upon the books, whether the aid be directly given by the committee or by others,

and whether large or small in amount, provided that it has been of permanent assistance.

Case No. 2000 had better be taken here; as it illustrates what are sometimes called "returnable grants." These are advances, which the applicant is expected to return; yet which are not called loans, because no regular security has been taken, and there is no certainty, though strong probability, of the recovery of the amount. In this case the applicant was a servant girl out of place, friendless and destitute. She had been ill and in hospital. Her character was good, and the distress caused by illness and want of friends or relations. Such cases, which are not unfrequent, are usually sent to a Convalescent Home. But in this instance she had been placed temporarily in a refuge; and the recovery is supposed to be already so nearly perfected that she is able to go in a few days to the place which the committee has found for her. She required clothes; and these were given by the committee, at a cost of one pound. This amount the applicant will be required to refund; and this repayment will be made out of wages.

Loans.—We have already seen that a loan is refused if the applicant fails to find such security as will satisfy the committee. Loans are the best kind of assistance that can be given; and, short of actual knowledge of the committee's work, there are few better rough-and-ready tests of its value than a comparison of the amount of loans and of grants on the balance sheet. The reasons for this view, and for the necessity of finding good security will be explained directly. The cases which come next before the committee will throw some

light upon the question. Only two granted and one refused appear among our cases (Form 20, App.). The first, No. 1950, causes some division of opinion. It is an application for a grant, not a loan. The applicant is a widow who desires to purchase a mangle and the goodwill of the business, to be had for eight pounds, which she asks the committee to give her. Careful inquiries have been made; and there is reason to believe that the business is a good one, and that the woman could earn her living in it if fairly started. Some members of the committee are of opinion that the money should be given at once. But the secretary argues strongly in favour of a loan. His scheme is that the mangle and the business should be purchased for the applicant; that the mangle should remain the property of the committee, until its estimated value, four pounds ten shillings, has been repaid; and that the remainder of the money, three pounds ten shillings, should be advanced as a loan on security, to be repaid in the usual way. There are three sons, earning fair wages, who might assist in the repayment if necessary, and one of whom might be the surety. The secretary's view is that the applicant knows the value of the business better than he can do; she might be willing to risk the committee's money on a very uncertain venture, or even, possibly, in collusion with the vendor; but a loan brings her real estimate to the test. If the business is what she alleges it to be, she ought to have no difficulty in ultimate repayment, and she has been told that she will not be pressed unreasonably. Besides the sons must not be allowed to throw their mother entirely upon the committee. The first proposition was that they should

find half the money among them, and the committee the remainder. This they were unwilling to do; and the secretary preferred the loan arrangement, which in the end was insisted upon.

The next, which does not appear in Form 20, App. is a costermonger who wishes for a loan to purchase fresh stock. The case is not altogether satisfactory, as there is some evidence of drinking habits. It does not appear, however, that the man drinks more than almost all his fellows do, or that his recent want of success is due to drink. The committee decide to make the loan, proper security being forthcoming; at the same time cautioning him that repayment will be exacted, and that if he fails to avail himself of this opportunity another will not be granted him.

No. 1920 is not assisted; and is "ineligible" as the applicant fails to find a surety.

Readers must not be wearied with examples of the great variety of loan cases; and only one more shall be given, which is remarkable, among other reasons, because it illustrates what may be called loans in kind.

In case No. 1990 the applicant was a woman with children, whose husband was in the infirmary. The form of relief for which she applied was a coffee can, with which she wished to supply coffee to the men going to and from work in the early hours of the morning. As she was in immediate distress five shillings were given her as interim relief. Of her own accord she invested three of these shillings in apples which she sold in the street to a good profit. This seemed to show much energy and some business capacity; further interim relief was given; and a coffee can was obtained

and lent to her. The condition was that she was to have the can as long as she wanted it; but that it was to remain the property of the committee. It will be observed that this case is said to be assisted by institutions; the interim relief and necessary fittings for the can being supplied by the almoner of the Society for Relief of Distress; and by the committee who lent the can. Many committees lend mangles, sewing machines, etc., in a similar way.

It will be seen that a loan is a sum of money advanced by the committee to an applicant, without interest, but upon security. If there be in the district a loan society, working on sound principles and in co-operation with the committee, the applicant will usually be referred to it. But if there be no such society, or if it seem desirable to lend money in this particular case without interest, the committee itself will do so. The money should come from a loan fund, raised specially for the purpose, and the accounts should be kept separate from the general fund (see below, section on Finance, p. 111 ff.) When, after due inquiry, it has been decided that a loan should be granted, the applicant and his surety sign the necessary paper, the form of which will be found below, p. 68. The surety must be a responsible person, usually a householder, and nearly in the same rank of life as the applicant. The chief object of this last rule is that if clergymen or ladies are allowed to become sureties, the borrowers commonly dismiss the matter from their minds, and make no effort to pay. The surety must be a person from whom payment will be legally enforced, on the default of the

borrower. Experience has shown that, with proper care, "loans may be successfully made to the deserving poor, that punctual repayment can be obtained; and that the loss may be less than one per cent." C. O. Paper, No. 6. p. 2. Loans may sometimes be made partly on the security of pawn tickets; the applicant giving to the committee written authority to redeem and sell. C. O. Paper, No. 6. p. 4. This plan, however, cannot be recommended.

It will be said that this is a very hard and formal, if not a cruel, way of doing charity. Some persons will perhaps deny that it is charity at all. Newly-started societies, and not a few older ones, are very shy of the loan business. Many of the members do not like it; and those who see its advantages are afraid that public opinion would turn altogether against them. When it is explained to them that an advance of money must not be called a loan unless taken upon security which it is intended to enforce, and that the surety who will be sued, if necessary, should be nearly in the rank of life of the applicant, they decline to have anything to do with loans. They argue that they cannot prosecute a poor man who has become surety for a friend; and that even if they could bring themselves to do so the publication of such an incident in the papers would ruin them in the estimation of the public.

In reply to this it must be asked whether our object as charitable workers is to please and satisfy ourselves and get a reputation for charity, or whether it is simply to help those who need help in the best possible way? We may assume that the latter is the object of readers who have got thus far in a volume which can have no

interest for those who play at charity. The question as to loans, therefore, is not whether they give the most pleasing sensations to the charitable donor or serve best to gain him a reputation with the unthinking public, but whether they are not the best mode of giving assistance. It is clear that if the help given be adequate to relieve temporary distress the recipient can and ought to return it. He has been, let us say, thrown out of employment; he is sure to get work again, but after an interval, and he wants to support his family without applying to the parish until he is again a wage-earner.

If the means of support during this unemployed period are granted him, he should desire to return the favour when he is able to do so. His sense of independence should prevent him from continuing unnecessarily under an obligation to a charitable society; and he ought to wish that the money, which has been useful to him, should return into the fund where it is at the service of others in like distress. If a grant had been made to him his sense of independence would have been weakened, and the fatal habit of dependence upon charity would probably have been formed. He does not look upon a loan exactly as charity, and it is well he should not, since thus his self-respect is preserved, while he is tided efficiently over the time of trouble. The temporary distress was made endurable while it lasted, by the loan; the distress is now over, and, thanks to the loan, he is in as good a position as before. It is clear that he ought to return the money so advanced.

But why not trust to his honour to do so? Why all this business-like and uncharitable apparatus of

legal document and security? Because we must be honest ourselves, and must not encourage dishonesty in other people. If we intend to make a grant let us do so, and call it by its proper name. If we make a grant which the recipient intends and is intended to return, as explained in the last section, let us still call it a grant, because that is what in fact it is. Nothing should be called or treated as a loan except money advanced on legal security, the repayment of which will be strictly enforced by legal means if necessary. If we, as a matter of usual practice, advance money nominally as loans, but unsecured in any way, we are tempting people to obtain money from us by virtue of designedly false promises, or of promises which they mean perhaps, but fail to fulfil, and thus instead of raising we lower their standard of honesty and self-respect. It is still worse, if having exacted security for repayment in legal form, we fail to enforce the same on default. Word then goes out among the poor that the apparently formidable apparatus of our loan business is only a "fad" of the committee's, which really means nothing; that you can ask for and have a loan, sign the required paper, and stand as security for a neighbour who again will do the same good office for you; and all without that "double labour" of paying back which some, like Falstaff, find so unpleasant. The few thoroughly honest borrowers will repay, and the many whose conscience has a trick of sleeping unless it can awake with absolute convenience to its owner, rather enjoy making complicated promises which they will not be obliged to perform. No; if a committee must needs have all things smooth and

pleasant; if it will undertake no disagreeable offices, and incur no odium by performing unpopular duties; let it stick to grants and not meddle with loans. But, at any rate, it will be the business of the committee to educate the public up to the point of recognising loans as one of the best forms of charity. In addition to the points already considered it should be shown the loan is really charitable, since a great amount of trouble is taken in inquiry as to the best means of helping the applicant, and since the loan is made either without interest, or—in the case of a loan society separate from the committee—with so much interest only as will secure the loan fund from loss. The committee will exact repayment, but, of course, with such consideration for exceptional circumstances as befits a charitable body. The usual rate of repayment is one shilling a week for each pound advanced, but the date for beginning repayment may be deferred, or repayments may be suspended if some new and unexpected distress has arisen. The essential point is that no fraudulent promises or excuses should be allowed to prevail, and insistence upon repayment is most truly in the interest of the borrowers themselves. If this be properly explained to the public, a body of opinion will gradually be formed in favour of the committee, who will find that the proper performance of their work does not bring more reproach than is good for people who would escape the woe pronounced upon those of whom all men speak well.

For further information on the subject of loans see 'Charity Organisation Paper, No. 6'—Charity Organisation Papers, London, Longmans, 1881.

The loan form now used by the Charity Organisation Society is the following, and requires a penny stamp for all sums under five pounds.

1882.

We jointly and severally promise to pay to * or order, the sum of Five Pounds, value received, by twenty instalments of Five Shillings on every Monday in each consecutive week from the date hereof until the same shall have been repaid. In default of payment of any one instalment, the amount then unpaid shall thereupon become due and payable in one sum, notwithstanding that any time may be given to the principal debtor without the Surety's consent.

Borrower.

Surety.

Pensions.—In a previous chapter it has been explained that committees now deal for the most part with cases where “temporary assistance can be of permanent benefit.” Pensions do not usually come under this definition, and it is a note of growing power and larger aims that this column has recently been introduced into the application and decision form. The question of pensions for chronic cases is discussed in the next chapter, and here will be only dealt with so far as it is a matter of ordinary practice in committee work. For, even if chronic cases be not as a rule accepted for treatment, no good committee will fail to make exceptions in exceptional cases, and with some London committees the pension list is considerable. It is possible, however, that a pension may be “temporary assistance of permanent benefit.” Sometimes, as in long illness, it is necessary to make a weekly allowance for a long time though with the hope of the applicant becoming

* Usually the treasurer of the committee.

self-supporting in the end; and this then becomes in fact, and may be entered as, a pension. This should not be done, unless the allowance is likely to last for something more than weeks or even months.

An allowance for such shorter period will be more accurately returned as a grant.

No. 1921 is a pension case, though not so entered on our form (form 20, App.). The applicant is the aged widow of a respectable tradesman, savings exhausted. She has been maintained, partly by an allowance from a former employer, partly by the exertions of a daughter, her only relation, whose health has now given way. The allowance will be continued, provided that it be so supplemented as to reach an amount on which the two can live in tolerable comfort. The committee grants interim relief, which is given by the almoner of the Society for Relief of Distress, while inquiry is being made into the character and circumstances of the applicant, and then as to the possible sources of assistance. The committee, being satisfied as to the merits of the case, now undertakes to find the requisite amount, which is fixed at five shillings a week, besides the allowance made by the late employer. This is only granted for six months, although it is intended for life, because at the end of that time circumstances may have changed, and the case ought to be reconsidered. It is still uncertain whether the required amount can be obtained from some pension society, and if not it has yet to be determined whether all can be got from private persons, or whether the committee must pay part, and until this is settled the case will not be marked off.

There are two more cases which may be taken under

this head, the first of which, No. 1980, has been marked off as ineligible. This case came before the committee as an application for temporary help, but it soon appeared that no such help could be of lasting advantage. The applicant and his wife are aged people, and respectable. It was at first thought that a pension might have been given, and the case was investigated with that intent, but two features were discovered either of which would have been fatal. The old couple had been in a position to have laid by sufficient for old age, but they had not done so; and they have children who might support them, but refuse, in spite of every effort to bring this duty home to them. The committee was thus compelled, with much regret, to give up the case.

Before this decision was arrived at, and before it was possible to come to a final decision, interim relief was given. This, according to a rule to be more fully explained, is marked both on the assisted and the non-assisted section.

No. 2004 is also a case which will probably prove to be one for a pension, if it be found good enough for that form of relief, no other seeming to be possible. The applicant has been a domestic servant, and is now past work. The application has only just been made, and it is yet to be seen whether her position is due entirely to misfortune, or partly to fault or want of thrift, and whether former employers or others would assist further. Meantime, as the case is *prima facie* a good one, interim assistance is given. There is little doubt that a pension will be granted in this case, but as the late employer has not yet been heard from

(see form 22, App.), the final decision has to be deferred.

Employment is a way in which committees are not very often successful in assisting applicants. They may be housed and maintained while seeking work; but in most instances if they cannot find work for themselves no one can find it for them. They should be urged to read diligently the advertisement columns in the papers, and to apply wherever there is a vacancy which may possibly suit them; they may be advised as to the mode of applying, and especially to avoid saying that they are "willing to do anything," but rather to state clearly and briefly the reasons why they claim to be able to fill the vacant post to the advantage of the employer. But beyond advice the committee can do little.

It will be seen, however, that three cases are marked as provided by the committee with employment. One of these has been already considered in section "grants;" and two others remain to be described later. The applications for employment which are most hopeless are also most frequent. Such are clerks out of employment, light porters, and persons seeking work of a nature which attracts crowds of candidates. These places are usually filled almost as soon as vacant. Those who send applicants for such places to a committee or to a labour agency like that at 15 Russell Street, Covent Garden, are often much disgusted to find that no good comes of the reference. They do not know that the only chance for such people is to look out for themselves, and step into a vacancy directly it is found. It is but lost labour for them to waste time

in going to an agency, as if a place is known of there it will almost certainly be gone before they can reach it. Cases of a different kind are sometimes treated with more success; and at any rate if sent to Mr. A. H. Hill's agency, as above, they will be sure to receive sound, if not always, agreeable advice.

The question of supplying work from charitable motives is discussed in a separate chapter, p. 115.

Three Complicated Cases.—The three cases, which stand at the top of our application form 20, App., have been reserved for separate treatment; partly on account of their importance; partly because so many entries are necessary in each of them that it is hard to say of any one under which section it should come.

No. 1701 is a case which it has taken more than three months to deal with satisfactorily. The applicant is a foreign woman, deserted by her English husband. She was found, destitute, in London by a lady, who sent her to the committee. They placed her in the House of Charity while inquiries were being made; and subsequently boarded her in a respectable coffee house. As she spoke very little English it was difficult to obtain a situation for her; and further delay was caused by her illness. The very complicated difficulties of the case were at last overcome; and she went to the situation which the committee found for her in the house of a countryman of her own. A report was sent to the lady who originally sent, and who continued to assist the case; and though this would be done in other instances, it seems sufficient to mark the fact here in the proper column.

No. 1800 is a young widow, with two children, left

unprovided for by the death of her husband. Some medical gentlemen interested in the case advised that she should be trained as a midwife; and she was sent to a hospital for that purpose, and the fees paid; her children being boarded out meanwhile.

No. 1898 is a man who had held positions of some trust, with good report, in one of our colonies. His health failed; and he and his wife returned to England, by medical advice. Here however, while his health improved, his means were exhausted, and he was becoming ill again. He was sent to a Convalescent Home, and then back to the colony, where employment awaited him. His wife remained in England and went into service, until her husband could afford to send for her.

Interim Relief.—This subject has already been several times touched upon; but there are certain difficulties connected with it which need separate treatment, even at the risk of some repetition. The point on which it is most essential to have a clear understanding is, that interim relief is distinct from assistance. When a case is written off in the columns of "Class II., Assisted" (see form No. 20, App.), it is thereby asserted that the applicant has received permanent assistance; and has been definitely improved in position, or saved from degradation. No relief given, which fails of permanent benefit, should be so entered. The question therefore arises, how ought interim relief to be entered, and how accounted for in the annual returns?

We have seen that interim relief is entered in the "remarks." If in the end the case is assisted, the

interim relief which has been given forms part of the total of assistance. But if it be found impossible to assist the case in any permanent way, and yet interim relief was given pending investigation, we have a sum of money expended on a "not assisted" case. This outlay remains, like the Peri outside Paradise, in a sort of outcast condition.

Take, for example, case No. 1980, mentioned above p. 70 ; fifteen shillings were given before it was decided whether permanent assistance could be given or not. The ultimate decision is in the negative ; and the fifteen shillings have no apparent relation to the "1" in the ineligible column. The plan which seems on the whole the best, is to enter such a case also in the assisted columns, but with an asterisk to each "1," as shown in our application form ; and the "1's" so asterisked are not included in the totals at the foot of the page.

CHAPTER V.

CHRONIC CASES.

CHRONIC CASES DEFINED.—We have seen that our committees are commonly concerned mainly with the relief of temporary distress ; that is to say, their main line of action, so far as their relieving functions occupy them, lies in removing the causes of such distress as can be remedied. Distress of a deeper colour, such distress as cannot be remedied, but must be endured as long as life lasts, is usually held to be beyond their scope. Those who are unable to earn a living, having no relations able to support them, come under this head, whether the disabling cause be incurable disease, or old age and exhausted savings. A very large proportion of such chronic cases lies outside of charitable aid, or at least outside of the power to aid of our committees. Such especially are those whose destitution is the result of their own fault. For those who have never attempted to provide for the future ; whose earnings are gone as soon as gained, and were largely consumed in drink and vice, the State provides a refuge. If charity were to step between them and the workhouse it would be offering a direct premium for vice, and doing all in its power to discourage thrift and sober living. It seems very hard to say the same of those,

who have not been vicious but only thoughtless; who have lived respectably enough but from hand to mouth, and never attempted to lay by for the future. Such persons, sometimes belonging to the middle classes, not unfrequently come to extreme penury as old age approaches; and it is most painful to decide that nothing can be done for them, and to leave them to drag out the last of their days in the workhouse. Yet, how is it possible to do otherwise? To support them, for the remainder of their lives would cost a very large sum, which, it must be said, should be reserved for cases of more merit. Besides, and this is more important, we cannot save such people from the consequences of their own folly without destroying all motive for thrift, at least in those who have little feeling for the value of independence. Why should we deny ourselves our beer and our pleasures, they will say? Why should we painfully save money against the future? There are good, charitable people who will provide for us, and keep us out of the workhouse when old age comes, so let us enjoy ourselves while we can. It is mistaken charity that makes such unthrifty reasoning possible; and the only chronic cases which we can fairly reckon as deserving our consideration are those of good character, where reasonable efforts have been made to provide for the future. Such, however, there are, nor are they unfrequently met with. A man who has been a thrifty fellow all his life, has invested his savings in a business, in which perhaps he had been employed as a workman. He had every reason to expect success, but owing to bad times, or some other reason, he has failed. His savings are

gone, old age is upon him, and he is unprovided. A domestic servant, old and ill, cannot hope for another place. She can earn a little by needlework, but not enough to keep body and soul together; and she, too, must go to the workhouse, unless assisted. A man has subscribed to a club for half a century when it breaks, and the hope of his old age goes with it. Another has had to maintain aged parents, and a family of his own all of whom are now dead or unable to support him; and his failure to save enough for old age is accounted for. Another is struck down in middle-life by hopeless paralysis; and has no rich friends who will write endless letters, and buy votes wholesale to secure his election as an "incurable." These, and such as these—worthy, thrifty, but unfortunate folk—are our deserving chronic cases. It is a shame and a scandal to English charity that they should drift into the workhouse, but they do.

Chronic Cases refused.—Charitable societies whose aim is to cure, usually think that they are not called upon to deal with incurables. For that is the true description of chronic cases. Whether these unfortunate people are suffering from illness or old age or other causes, they are beyond ordinary means of cure. In incurable hospitals it sometimes happens that patients rejected by other institutions as incurable do in time recover, at least partially; yet they were rightly rejected by the ordinary hospitals, because their cure was improbable, and in any case would take more time than could there be given. So with all chronic cases; it may be in some instances that long and persistent treatment may restore them to the power of

self-support; but this would be beyond the power of ordinary charity, and they are therefore set down as incurable or chronic cases. Those who dispense the alms of the public usually regard such cases as altogether beyond them. This view is well put in the eleventh annual report of the Birmingham Charity Organisation Society. "It is obvious that hopeless chronic pauperism, from whatever cause, and however deserving of pity, must depend for relief upon the guardians and the rates. This is a burden which should in fairness be borne by the community at large. Your committee therefore confine their relief to those who have a reasonable chance of becoming self-supporting again." This seems hard and indeed is hard; yet the hard refusal is really kinder than timid and uncertain action in such cases. If an almoner or a society cannot deal effectually with chronic cases it is better to leave them alone. Feeble and inadequate efforts to aid only tempt the unfortunate to continue a hopeless struggle and increase rather than lessen their misery. Often a widow or an old man is tempted by the sympathy and support of the charitable to continue the struggle for independent existence. But as time goes on the benevolent get tired of these continual appeals and recurrent payments. The supplies, never having been given on an organised plan, begin to dwindle. Life becomes more and more intolerable. Hope deferred, and disappointed expectations embitter the increasingly hopeless attempt to live out of the workhouse; and the inevitable is accepted at last with the reflection that charitable people had better have left the matter alone, if they did not mean to stand by their fair-sounding

promises. Then look at the question from the point of view of an hon. secretary. It is very easy for his committee to vote a pension. They are moved with sympathy for a deserving chronic case, and they, somewhat lightly perhaps, order relief for it. But the secretary, upon whom the task of finding this relief will fall, knows the difficulty or the impossibility of satisfactorily executing the order. The case is that let us say, of a deserving old man without means of subsistence. He may live for another ten years; and the funds of the society cannot support him all that time, unless money demanded for the proper work of the society, i.e. the relief of temporary distress, be allotted to him. The secretary knows that he will have to write endless letters, to make endless begging expeditions; and that, after all, funds will fail, and the chronic case, which the committee undertook to relieve, will have to be abandoned. For this is not the only case of the kind. If one is to be undertaken, why not many others equally deserving? Yet to deal adequately with all would be impossible; it seems better therefore to determine once for all to confine the operations of the society to temporary distress, and to refuse to consider chronic cases.

Tendency to deal with Chronic Cases.—The original position of the Charity Organisation Society with regard to chronic cases is defined in the following resolution, passed by the council on May 30, 1870.

“That in the opinion of this council the permanently dependent are not regarded as proper subjects for relief by district committees in any case, because if they should be continuously relieved, the entire funds of any committee would be exhausted in support of a

permanent list, and the primary object of such committees—the elevation of the moral and physical condition of the poor—be defeated. Such persons, in the opinion of this council, should become either a public charge, or the object of one of the numerous charities now established for such purpose, or be cared for by private individuals.”

This decision was necessary at the time. The Charity Organisation Society was then in the first stage of existence; and it would have been impossible to deal adequately with all deserving chronic cases. Nor has this decision been formally reversed up to the time of this present writing. In the headings of the application and decision book, chronic cases, were until lately, included among the “ineligible.”

But it was felt that charity could not be properly organised so long as chronic cases were left out of sight. As is shown in the chapter on the relations of charity with the Poor Law (p. 90 ff) outdoor relief should be abolished, in the sense that deserving distress ought to be relieved, outside the workhouse, by charity, not from the rates. But deserving chronic cases are just those which most obviously ought to be saved from applying to the guardians. If they are allowed to drift into the workhouse a scandal ensues and charity fails to perform a plain duty; if they are relieved outside the workhouse, from the rates, the guardians are, in fact, giving charity out of the rate-payers' money which they have no right to do, and it is the default of charity that has driven them to exceed their rightful powers. In either case it is clear that charity has not been properly organised.

Again it is certain that organised charity, i.e. the union of the various charities acting on a concerted plan, will fail to command the entire confidence of the public so long as it fails to deal adequately with chronic cases.

Charity does not do its work while people with no fault but misfortune are in the workhouse. But the "numerous charities" spoken of in the resolution of council quoted above are quite inadequate for this purpose. On the medical side most incurable hospitals or pensions are reached only through the voting system; that is, by a few only of the deserving applicants and by them only after sickening delays and by large expenditure borne by the applicants or some one on their behalf. Other provision for chronic cases is very limited. There are endowed charities which provide pensions; but usually only for persons born in a given locality or resident in a certain place. There are some pension societies, like the excellent Tower Hamlets Pension Society. There are institutions like the Homes for the Aged Poor, which offer shelter for those whose maintenance is otherwise supplied. But these are quite insufficient; and to throw chronic cases upon the care of "private individuals" when these institutions fail, is, so far, to abandon the organisation of charity. For unless the charity of private individuals be organised it will never suffice for the necessarily continued effort.

Moved by these considerations the London Charity Organisation Society has shown an increasing tendency to deal with chronic cases. A few committees have established pension funds of their own. Others send good chronic cases to the Central Office, so that the

requisite amount may be provided by the wider power of appeal for aid possessed by the society as a whole. The statement in the "Manual" has been somewhat altered; and it is now affirmed that though "the committee cannot undertake to find the pensions which deserving chronic cases need," it "will endeavour to procure them from existing charities or private persons," Manual, p. 11.

It is evident, according to our principles, that we are just as much bound to deal adequately with chronic as with temporary distress. It is the difficulty of these cases, and that alone, which has induced committees and societies to refuse them. But it has been maintained that the resources of charity are sufficient to relieve all really deserving distress, and if this be true the permanently dependent should not be excluded. It may be said that temporary distress has the prior and better claim; because those who are only temporarily disabled can be kept on their legs during the time of trouble, in order that they may use their legs, and support themselves, afterwards; whereas the permanently disabled cannot be restored to the ranks of workers. This is so far true, that if a committee or society cannot assist chronic distress without crippling its power of helping temporary troubles, it will rightly confine itself to that branch of work which it can efficiently perform. But that we may see how far it is possible adequately to relieve chronic as well as temporary distress, it is necessary to inquire somewhat more closely into the nature of the former. As so often happens the difficulties will seem less formidable when they are faced with a mind to overcome them.

Cases wholly dependent upon Charity.—It is a favourite argument with those who would leave chronic cases out of consideration, that a committee, or even the whole resources of the Charity Organisation Society, would be unequal to the task. But deserving chronic cases are by no means as numerous as some would make them. In Lord Lymington's parliamentary return of inmates of workhouses in March 1881 who had been members of benefit clubs, a formidable list is made out. It appears that many persons are now hopeless paupers who have tried to provide for old age; and this list must be supplemented by others who are destitute or nearly so, although not inmates of workhouses. But if all such cases were properly investigated it would appear that a considerable proportion of them would remain outside of our definition of deserving chronic cases, some on account of bad character, others because they have relations legally or morally bound to support them; while others have only subscribed to a burial club, to a "slate club," or some such institution dividing its funds annually among the members, and have made no real effort to provide for themselves.

Chronic cases must be divided into two classes. 1. Those who have no means of support of any kind, and must be wholly supported by charity or go into the workhouse. 2. Those partially dependent, whose savings, friends, or such earnings as they are still capable of, may be relied upon to a certain extent, yet are insufficient for maintenance unless supplemented by charity.

The first class is much the more formidable, and

it is, perhaps, by fixing attention upon this, that the impression of inability to deal with chronic cases has been produced. But it is clear that the number of persons incapable of earning anything, and without resources of any kind, who yet deserve to be kept out of the workhouse, cannot be very great. Such an undertaking would be only justifiable where the history of the applicant is known to be thoroughly good. It would be simply mischievous to lead people to the conclusion that they may be careless and unthrifty, or that their relations may fail in their duty towards them, and that charity will step in to avert the consequences. A thorough investigation will usually disclose reasons for leaving a wholly dependent person to the Poor Law.

Yet there are not a few who have come to utter and hopeless destitution through no fault of their own, and who have no relations able to contribute to their support in any degree. These cases ought not to be beyond the range of organised charity. The committee will usually find that they can obtain assistance from some society. They may be able to place the applicant in a Home for the Aged Poor, or in some other asylum. The Tower Hamlets Pension Society does not undertake to deal entirely with such cases, but within its own district will contribute four shillings a week if the needful amount be made up from other sources. In these or other ways the greater part of a maintaining fund may be secured, and the committee ought to be able to provide the rest by a special appeal to the public, or to private persons of known benevolence. It is really a question of taking sufficient trouble. First, the case must be so

thoroughly investigated that its desert can be shown to be beyond question. Secondly, all possible sources of assistance must be tried, and the full merits of the cases laid before one society and benevolent person after another, until what is wanted is got. If the hon. secretary be prepared for this, he may say to his committee, "Screw your courage to the sticking place, and we'll not fail."

Chronic Cases partially dependent upon Charity.—These are far more numerous, and easier to deal with. Under this head come those who are still able to earn something but not enough for their support, who have savings which will go some way towards their maintenance, or who have relations who will contribute a share, but not the whole of the burden. These are chronic cases, or permanently dependent persons, because their own or their friends' means are inadequate for their support, and they must fall upon the Poor Law unless assisted by charity; they are only partially dependent, because charity is only called upon to make up the difference between what they have and what they require. In these cases it is not always necessary to exact quite as clear a record as in the former. Where the applicant is absolutely as well as permanently dependent, it is necessary to show that his situation is due to no default of his own, and that there is no failure on the part of those bound by kindred to support him, before charity can be justified in undertaking the task. But where an old or infirm person is able and willing still to struggle for a living, or where relations come forward to help, the committee may perhaps assist in spite of some want of

thrift or other defect in earlier life. This must be determined according to the special circumstances of each case, but it is clear that when the history of the applicant is unexceptionable organised charity is without excuse if it fails to provide what is needful.

Endowed Charities and Chronic Cases.—The sources of assistance, to which a committee may look in endeavouring to provide for a chronic case, have been generally indicated, and more than this cannot here be attempted. This chapter would, however, be imperfect if it did not contain some reference to a possible source of pensions which may before long be much more largely available. Scattered throughout the country there are charitable endowments of vast amount in the aggregate, a very large portion of which, as now applied, is either useless or mischievous. The Charity Commissioners are gradually framing schemes for these charities; and they seem well inclined to include provisions for converting funds now spent in doles into pension funds. If the Commissioners should be supported in this intention—and above all if organised charity should command so much confidence that the assignment of pensions to chronic cases could be largely extended to them—the difficulty would be removed to a great extent. When committees have access to endowed funds of considerable amount, whence they can obtain pensions for suitable chronic cases, their fear of undertaking this part of their duties will be no longer in any degree excusable. It may be hoped also that charitable societies, such as the Royal Hospital for Incurables, which profess to deal with the permanently

dependent, may in time more nearly meet the demand. At present they are inadequate; partly because their funds do not suffice for all who ought to come under their care; partly because the long delays and heavy expenses of their voting system, and their defective management, make it impossible to rely upon them.

The Committee and Chronic Cases.—We must not wait for advantages which the future may bring; but which, at present, do not, or only imperfectly exist. If our position be accepted as sound, it follows that the committee cannot refuse to provide adequately for deserving chronic cases. Unless it does so it cannot undertake the kind of co-operation with the Poor Law guardians advocated in the next chapter; it cannot appeal to the public on the ground that through its means all deserving applicants receive adequate relief; nor can it enjoy the wholesome strength and confidence which come of acting up to principles. If a committee acting alone in a small country-town feels too weak for this work, it should seek to ally itself with others for the purpose.

If a group of allied committees, or even that great group which constitutes the London Charity Organisation Society, distrust its ability for this work, a further and special appeal should be made; or if necessary a separate pension society created. It is notoriously difficult to get private persons to pledge themselves to weekly payments which may last an indefinite time; and it may be necessary to gather subscriptions into a common fund whence—and not by individuals who are apt to weary in this manner of well-doing—the

pensions shall be paid. To carry out the relief of deserving chronic cases on a regular system, and not merely when exceptionally benevolent persons come forward with offers of help, is no doubt a great undertaking; but it must be undertaken and carried through.

CHAPTER VI.

CO-OPERATION IN CHARITY.

So far the treatment of individual cases has been considered; and it is evident that co-operation is needed for dealing with them properly. It is seldom possible for a single person, or even for a single society, to do what is really necessary. Isolated charity fails alike in obtaining sufficient information about the case to be relieved, and in securing means adequate for the purpose. The object of a charity organisation, or any similar, committee is to focus the rays of charity, as in a lens, upon the object to be benefited. Or, to vary the illustration, the streams of water, which would run idly into river and sea, are collected into a reservoir and turned on where wanted, and in the right amount. There should be no room for jealousy here. All charitable workers are, or may be, themselves on this committee, with a voice in its decisions, and with their power for good multiplied a hundredfold.

But if co-operation is necessary for the right treatment of single cases it is yet more needful for the larger purposes of charity. Good case-work is the beginning, but not the end. A committee would have but a narrow conception of its duties which limited its action to relieving the persons and families applying to

it for aid. If it is right in the single case to remove the causes of distress, there lies beyond the wider task of removing the causes of distress which affect entire classes, and so of permanently improving the condition of the people. Here scarcely a single step can even appear to be taken until at least some of the several bodies and authorities which influence the condition of the poor consent to act together in a common policy. This large subject can be only slightly dealt with here; but its outlines at least must be given in a volume dealing with method in relief.

Co-operation with the Guardians lies at the root of charitable work. They have larger powers affecting the condition of the poor, than any other persons in the district. They deal probably with thousands of cases, while our committee has but hundreds. It would be absurd to suppose that we can afford to ignore them; or that we can ever attain to any large degree of success except in co-operation with them.

On the other hand, the guardians cannot afford to despise the committee; since there are many things which it can do, and they cannot. They pass in rapid review a great number of applications; and necessarily depend almost entirely upon the report of the relieving officers in most instances. But the relieving officers in many or most Unions have not time to make a thorough examination into all the cases under their care. Their investigations are constantly imperfect; and they are often deceived on such points as the total earnings of a family, or kept in ignorance of the existence of some who ought to be made to support their pauper parents. The information which they,

overworked as they are, cannot get at is probably in the minds of some one or more of the charitable workers in the district; and if all this knowledge could be brought together and made available, it would be invaluable to the relieving officers and the guardians. This work of collecting information especially belongs to our committee, whose agents would also be at all times ready to assist the relieving officers in the work of inquiry.

The action of boards of guardians is, or ought to be, bound by very rigid rules; as may be seen by any one who will read Mr. H. Longley's valuable report, in the Proceedings of the Local Government Board, 1873. Guardians have no right to be charitable, while acting as guardians. They are expending money, not their own, nor subscribed for charitable purposes, but compulsorily levied from rate-payers. They are, therefore, false to their trust if they go beyond the strict letter of the law, and use these moneys for any purpose other than that of relieving absolute destitution. But guardians constantly say that they cannot, and will not, entirely suppress their charitable sympathies; that they will not be at the pains to come to the board, and administer the Poor Law, unless they are allowed to deal with cases on their merits, and to give some elasticity to their rules. As matters stand in most unions it is necessary to give some way to this contention, otherwise the best guardians would refuse to serve. The reason of this is that charity is usually so wasted and scattered at random that guardians cannot depend upon it to do its proper work. They, therefore, are driven to misapply the rates to purposes

which ought to be served by voluntary charity ; because if they did not, such purposes would not be accomplished at all, and much hardship and injustice would be inflicted upon the deserving poor. But if the charities of the district were organised, and used according to a wise method, this excuse would be taken away. Charity would then be equal to its proper work ; the guardians could leave to it the duties which lie outside their proper sphere ; and the poor rate-payer would no longer complain that more money is extorted from him, than is required for the purposes of which the law allows.

In some metropolitan unions an alliance has been formed between the guardians and the charity organisation committee with the happiest results. Guardians attend the meetings of the committee, and committee-men get elected as guardians. When cases come before the board, which are properly objects of charity, the guardians who are also committee-men undertake the charge of them ; and the board is saved from the unpleasant alternative of malversation of public funds, or the infliction of hardship upon an unfortunate but worthy person. Examples in abundance will readily present themselves to those who have any experience of Poor Law work ; but a few may here be given.

An elderly man comes before the board, whose savings are exhausted and strength failing. He can still earn a little ; but not enough to keep him and his wife. The guardians must offer the house ; or will perhaps allow some, but almost certainly insufficient, outdoor relief. Instead of the hardship and degradation of this course the committee gives such help as

will adequately supplement the old people's earnings; and finally supports them with a pension when they are altogether past work.

The next is a case of temporary distress. Illness and hard times have brought the family below the possibility of self-support; but there is every reason to think that they will recover themselves if they can be helped over a few weeks. Instead of breaking up the home, or degrading the family, and accustoming them to become paupers, the committee tides them over the difficulty. In the hands of the most kindly board of guardians the spirit of the family would have been broken, their independence destroyed, and the habit of pauperism established; even though the board strained the law, and departed from the instructions of the Poor Law authorities in the endeavour to help without hardship. All this is now avoided by the action of organised and wisely administered charity.

The third case is that of a young widow; one of those instances where it is most difficult for the guardians to do right, and in which they often, with the best intentions, do mischief. It is only natural to feel for the woman in her trouble. It would be very hard to compel her to break up her home, and come with her children into the house. Yet mischief almost always follows outdoor relief in such cases. Such relief goes really in supplementation of wages. It enables her to outbid other women in the same line of business, and tends to keep down the wages of an entire class, and to profit the employers. Besides the board and its overworked officers cannot properly watch all such cases. The outdoor relief, if given, is apportioned

to the number of dependent children. But as time goes on some of these attain the age when they ought to go to work. It constantly happens that widows keep their growing boys and girls at home in idleness on purpose that they may still obtain the full measure of outrelief to which they have become accustomed. A discreet and active committee can do what is impossible for the guardians. They can help the widow in such a way as to make her self-supporting at the earliest possible date; they can give the counsel and friendly sympathy which is necessarily absent from Poor Law relief; and watch the case through its varying fortunes.

If the committee has been some time established, and working in alliance with the guardians, good cases will hardly ever come before the board, because they have already been taken in hand by organised charity; and thus the deserving poor will have been spared the bitter shame of appearing as paupers.

Outdoor relief is universally condemned by the authorities on the Poor Law. Mr. Dodson has recently pronounced what it is to be wished might prove its funeral oration. There can be no doubt that outdoor relief, as now commonly administered, is a very extravagant system, and is preparing infinite mischief for future generations by pauperising the people. Yet it seems to be impossible to abolish outdoor relief, or even to repress it within very narrow limits, until organised charity is ready to take up the work. In the vast majority of unions at present, great hardship would be inflicted upon many deserving poor if the guardians did not give outdoor relief;

because in that case nothing would be left but the house for those whose only fault is misfortune. Outdoor relief ought to continue; but it ought to be given, not from the rates, but by free charity. Those whom it is possible to relieve effectually, and without doing harm to others, ought to receive what they require from charity, leaving the workhouse and its sterner treatment for the vicious, the idle, and the thriftless. Until the resources of charity are husbanded, brought into a common line of action, and rightly directed on well-considered methods, this is impossible; and until this has been done the abolition of outdoor relief will continue to be the dream of political economists.

There are many other ways in which our committees can be most useful to boards of guardians. The committee may, with the approval of the guardians, watch the internal and external arrangements of the workhouse; and by the visits of its members, and if necessary by information judiciously and temperately given, prevent those scandals which often arise at present. It may seek among the inmates of the workhouse for those whom misfortune has brought there, and who are more properly objects of charity; and may try to rescue even those who owe their position to their own fault. There is no sadder sight in a workhouse than the unmarried women who come there to be confined; and go away with their babies, branded with a double disgrace, too surely to sink yet deeper. Many of these are already degraded below the point at which reformation is probable. But among them are some who can readily be saved by wise and timely care, without which they will go from bad to worse, almost

to a certainty. A sub-committee of ladies might with very great advantage undertake to visit these girls; to sift out from among them the more hopeful cases; take these out of the workhouse, place them in homes, and ultimately restore them to self-respect and self-support.

But what is to be done if the guardians decline to co-operate with the committee? There are some boards which will not hear the voice of the secretary, charm he never so wisely. They say or think that the committee is but a small affair in comparison with themselves; they are very well satisfied with their own methods, and do not like those which we would persuade them to adopt. It is even whispered that some guardians have other reasons for not allowing the committee to know too much. Visits to the workhouse schools are made pleasant outings and occasions for banquets, the details of which are not for the profane vulgar; and contracts are not always entered into solely with a view to judicious economy and the well-being of those in whose behalf the matter is supposed to be arranged. The committee might ask inconvenient questions; might insist on more rigid auditing of accounts; might find fault with the master or matron; or perhaps with the dinners supplied by the cook to the children, although she always caters so well when guardians are guests.

The committee, unless it be started under exceptionally favourable circumstances, can hardly expect the guardians at once to grant free access everywhere and to be eager for alliance. The first step is to show that our work is good work, and that we can do much which

the guardians wish to do, but find impossible. Some committees have injured their chance of co-operation by insisting upon it before they themselves were working on a scale really much worthy of the guardians' consideration. If our committee finds itself in front of a hostile or indifferent board it must be content to work slowly and with caution. As soon as it can show good work done the guardians can hardly refuse co-operation, though at first probably very limited in kind and degree. When the fox, in the child's story, was refused admission to the little pig's house, he begged to put his head, or his nose, or his paw inside the door; and at last was allowed to insert the tip of his tail, and managed to follow with the rest of his body. Truly he ended by being boiled in the copper, a fate which will not, let us hope, befall the insinuating committee. But then the fox was indiscreet, and also greedy; and our committee must be neither. If we can only get in the tip of our tail, we may be tolerably confident that the rest will follow on steady and patient work.

Having shown that it is capable of being a useful ally, the committee will endeavour to bring its proofs home to the individual guardians. It will try to convince some of the existing guardians; and to get some of its own members or friends on to the board. If even one active guardian can be found who thoroughly believes in the committee and its work, he will gradually win over others, or be joined on the board by new guardians who will adopt his policy. Patience and a little cold-cream are said to have taken a snail to Constantinople; patience, constant trying, and good work will certainly overcome any obstacle to co-operation with guardians.

Co-operation with other Societies.—It is a battle with pauperism on which we have entered; and to be successful we must bring into line all the forces on our side. There are so many charitable societies in the district of our committee; each working on its own methods, with little if any practical co-operation. We wish to convince them that they will never effect much until they act together; and we offer a common centre of counsel and information. If each of these societies sends its representative to sit on our committee, this object can be at once attained. But, as has been said, it often happens that the older societies suspect a trap. They think that they are to be extinguished; or at any rate bullied and dictated to; and they prefer to stand aloof.

To disguise our real aims would not be honest, and would avail us little. If there be in our district so-called charitable societies, which are thoroughly bad; which, for example exist in reality only for the benefit of the paid staff, or others which, though with many excellent features, would be better and more economically worked by being merged into one, thus saving the expenses of separate offices and officers, it is not advisable to disguise our real intentions under the pretence of co-operation. But whenever societies do real charitable work, though they may refuse to join altogether with us or to adopt our ideas, we shall do well to act with them as far as they will let us, and to help them whenever we can. As with the guardians, so here; the first step to co-operation is to show them that we do not desire to dictate, but only to join with them in doing thoroughly what each of us, isolated, can

only half do. Once the societies have experience of our intention and our ability to act in this way, they cannot refuse a co-operation which will gradually grow. It will presently happen that one of them has a case in hand with which it fails to deal successfully. Perhaps the managers of the institution, though excellent in personal care, may be deficient in knowledge of the means of material help; or, the difficulties of the case may exceed the powers of any one body, acting alone. Then the opportunity of the committee ought to come. Its greater skill in investigating the circumstances of a case; the time and trouble which its secretaries and members will give; its wider range of knowledge and alliance with other charitable bodies, will give it an advantage, which will result in the successful treatment of a case that baffled those who first took it up. A single practical experience of the value of co-operation in charity is worth more than all possible preachments. Once let charitable workers be convinced that they must act together if they would act effectively, and that the committee is the best centre for common action, and they will not fail to avail themselves of our help. No doubt, they will approach us cautiously at first. Our methods may long continue to be unwelcome in their eyes. But we shall succeed if only we deserve to do so, and are not too eager to declare that we are the people, and wisdom will perish with us.

Co-operation with Friendly Societies.—The better and more thrifty sort of artisans are unwilling to connect their friendly societies in any way with any charitable body. They are, very naturally and properly, afraid lest such contact should seem to imply a falling away from

their high standard of independence and self-dependence. Yet co-operation with Friendly societies is necessary to the committee; and may probably be had if cautiously and reasonably sought. Members of the Odd Fellows, Foresters, Hearts of Oak, and other good societies may be convinced that we can be of service even to some of themselves. The most thrifty artisan is liable to long sickness; and then he will come to half, then to a quarter pay; and perhaps be in danger of losing all his investments by inability to keep up his subscription. This is just the sort of case which the committee most delights to help; and by informing the committee of such cases the members of the Friendly societies will be doing good service to their unfortunate friends, without in any way lowering their position, or that of their society. Leading Odd Fellows, Foresters, etc., may be induced to come on to the committee; and on our side a secretary or agent may join a lodge.

Information as to the best way of securing this important form of co-operation may be obtained at the offices of the Charity Organisation Society, 15, Buckingham Street, Charing Cross.

Co-operation with Almsgivers.—Most almsgivers in the district are members either of our committee or of some one or more charitable societies, but they try also to be charitable and to help the distressed in their private capacity. To secure effectual and thorough co-operation with them is one of the most important parts of the work of charity organisation, because each almsgiver who is thus persuaded to act in common movement with others, and according to method, helps to pull down the strongholds of pauperism, instead of

fortifying them, as he probably did while working alone.

It is strange to see how many almsgivers, even members of our own committees and almoners of the Society for the Relief of Distress, fail to grasp this elementary truth. They, and many of the clergy also, appear to think that the committee and the Charity Organisation Society are very good for a certain class of cases, but that their duty as almsgivers is to keep as many as possible of the distressed from submitting to our investigations, and only to send them to the committee in the last resort, when all other means of assistance fail. If almsgivers generally adopt this course, the poor inevitably regard the committee as little, if at all, preferable to the guardians, and learn to look upon us with dislike and mistrust which only disappear when they are driven to the office by sheer necessity, and find themselves to their great surprise treated with kindness and consideration.

"But," say such almsgivers, "your methods of inquiry, though necessary in many cases, are not so in all. We know many among the poor who would not submit to them. Nor is it necessary that they should do so. We know their whole histories; and why should they be forced to tell the story over again to you?"

People who argue in this way either have had experience of some committee which does its work badly, or do not understand our method. It has been explained above that our inquiries aim at ascertaining how best to relieve. Not a single question is asked from impertinent curiosity, or as a matter of form.

"But the history is already known to the clergyman or visitor." Is it? Very likely he knows the person in question to be really deserving, but does he know what relations, former employers or others, might be found to assist, or by what means the distressed person may best be enabled to help himself; and is he really informed on all the points, varying in each case, which must be fully known before proper assistance can be given? In ninety-nine cases out of a hundred he is not. He may have been, and very properly perhaps, too busy with the spiritual condition of his client to ascertain his temporal history, or he does not know how to elicit the necessary information. It is pretty safe to say that, if the case were properly investigated, points would come out of which the almsgiver had no idea, which would materially alter its whole complexion, and suggest a different treatment.

/ But suppose that the almsgiver does really know the whole circumstances of the case. It is no reflection upon him to think he probably does not, especially if he be a hard-working clergyman, because investigation takes much time, which he can ill spare. But if the poor man be one whom he has known for years, and with whose history he is familiar in all its details, the question arises, What does the almsgiver want to do with this man? Does he desire only to lighten his misery for the moment, though he may be as badly off as ever next week, or to lift him bodily over calamity into safety on the other side? If he owns to the latter wish, is it in his power to do this unassisted? Is he even sure that he knows how to do it, and if so has he the means? If he has not, and he seldom can have,

and there be in the district such a committee as here described, what sort of friend is he to the poor man whom he encourages to keep away from the one place where he can be adequately assisted? In such a case the utmost consideration will, no doubt, be shown. Inquiries will be made as tenderly as possible. If the applicant shrink from coming to the office, and his unwillingness has in it any show of reason, the secretary may be able to go to the house, and there take the statement of the case. The committee aims at giving the most effectual help, and in the least objectionable form, though it is not always possible to make medicine sweet upon the tongue. But except in a few very exceptional cases there can be no excuse for private benefactors who keep the recipients of their charity to themselves, assuming always, that is, that the committee in the district is well and considerably worked. By doing so they may be satisfying their own sense of benevolence, but they are not doing the best for those whom they are professing to relieve, since real relief as a rule can only be the result of co-operation and method in charity.

Every almsgiver convinced of this truth is a crown of glory to the committee. Go where he may, thenceforward he will never be content with isolated action in charity, he will understand that the charity of different sources must be combined and wisely directed to be effective. He may or may not continue to act with the committee from which he derived this idea, but he will carry the idea with him, and impart it to others. Remembering this, the committee, and, above all, its secretaries, will lose no opportunity of labouring

for the conversion of the benevolent public. Isolated charity, taking as it almost always does the form of mere dole-giving, is mischievous out of all proportion to any chance good it may do, and every almsgiver so convinced without ceasing to be charitable is a gained power for good. There is no truer form of charitable organisation than getting the ideas of combination and method into the heads of the benevolent, and it may be added, none more difficult.

Co-operation among Committees.—This volume attempts to treat of the organisation of charity in each district; and of the methods to be adopted in each limited area by its charitable societies and individuals. When such a committee, as here described, has been formed it should be careful to remember that its methods of co-operation are not to be confined to the space within which it works. There are other similar committees in existence, from which much may be learnt, whose methods may be compared with ours; by whose experience we may profit; and with whom information may be exchanged. Even in London, where district committees are united with each other, and with the central offices in Buckingham Street, into one society, they too often neglect to avail themselves fully of their advantages; and concentrate their thoughts too exclusively upon their own immediate work. This is still more the case in other similar societies; sometimes almost necessarily so, since there is no other in the immediate neighbourhood. It would be a great gain if in all instances committees united in a common council of charity for the county or other division; where larger views could be taken, and

larger schemes devised, than are possible in the narrower area; and if all were more closely connected with, and more anxious to profit by the information collected at, the London centre. This, however, is a topic which calls for larger treatment than can here be given; although, while writing of co-operation, it seemed impossible not to allude to it.

CHAPTER VII.

WAYS AND MEANS.

WAYS AND MEANS.—Let us suppose that a committee has been fairly started, and energetically worked for some time; but without as yet enlisting the co-operation of many of the charities, or the good-will of a considerable portion of the public. Work comes in faster than the means to do it with. Good work must go before good money; but the difficulty is that money is necessary to good work, and yet is not to be had till evidence of the work is forthcoming. There is an outcry from a section of the public against the amount spent in salaries and office expenses; yet the committee knows that not half enough is so spent, or can be, in the present state of finances. Adequate relief becomes increasingly difficult as more and more heavy cases come in. The secretaries put a vast amount of energy into the task of writing full accounts of these cases to persons likely to assist them; but though they have not failed to get what was absolutely required, this was done only with great trouble, and often much anxiety and fear of failure.

Comparative poverty is not an unwholesome condition. Too much money coming in at once would tempt the secretaries to relax their exertion; to

leave off writing laborious appeals for special cases ; and take what was wanted out of the general fund. But more money is absolutely required for organisation.

The work cannot be carried on with ample justice to persons to be relieved, and without putting them to some inconvenience, unless funds can be raised for more and better machinery. An appeal must, therefore, be made for increased support.

Spreading Sound Doctrine.—There is another, and yet more important reason for appealing vigorously to the public. Those who support the committee have a right to know how their money is being spent. Those who are indifferent or hostile must be won over ; and this can only be done by explaining the truth of the matter to them. No doubt, it is true that good case-work will win its way in time. Every case thoroughly treated will convince a certain number of persons that the committee deserves support. But this is a somewhat slow process ; and besides there are large numbers of persons whom it will never reach ; who do not commonly concern themselves with charity, and who never would hear of the committee's work, unless it were in a manner forced upon them. It is necessary to do more than work in secret and wait till the results appear ; partly, because we should thus be in danger of never working on a large scale for want of means ; and still more because it is a chief function of the committee to spread abroad the knowledge of the ideas and methods which they believe to be sound and true.

Business Principles.—The committee, to be successful,

must conduct its affairs much in the same way that a large business concern is carried on. There are differences of course. We have, and can further enlist, an amount of volunteer enthusiasm of which trade knows nothing; and if we are to follow the lead of commercial men it can only be that of the most chivalrously honourable among them.

Advertising has been said to be the soul of business. A Yankee, in a meditative mood, delivered himself of the couplet—

“Early to bed and early to rise?
Not the least use if you don’t advertise!”

Advertising, however, has found little favour hitherto with the Charity Organisation Society. The word has too strong a savour of puffing, trickery, and dishonest, or at least exaggerated, statement. Yet there are different forms of advertising; and we do wish to advertise our ideas as widely as possible, and even to some extent our doings. Advertisements are commonly understood as meaning those inserted and paid for in the papers. A short, plain notice that the committee meets at such and such times, and that the office is open daily between such and such hours, can hardly offend the nicest sense of honour.

Literature.—The way to the public lies through the Press. Successful societies distribute tracts and handbills to a vast extent. There is no reason why we should not do the same. The experience of any worker among the poor, the daily routine of the office, the ideas which those who are helpers by profession cannot fail

to conceive, will furnish endless matter, which, if put together with some skill may be made into excellent reading. Fly leaves, circulars, tracts, may be distributed. Articles may be written, as occasion serves, in newspapers and magazines. Every occasion should be taken to interest the public in the work of the committee.

Some London committees issue a monthly leaflet, containing usually a short article on some such subject as "Helping the Poor," and a brief narrative of the work done by the committee since the last issue. The experiment has hardly been tried sufficiently as yet to warrant a positive opinion; but there can be little doubt that it is, at least indirectly, successful. The leaflet, if put together with tolerable skill, certainly attracts attention. It is read; the people look for the next number; and cases come to the office through seeing it. How far it will be found to bring money directly is a question the answer to which can perhaps not yet be given. But if the leaflet gains attention for the committee, it does its work. It is usually very difficult to say whether or not a subscription comes through such a source as this; but if attention be won subscriptions are sure to follow. Besides the first duty of the society is to propagate its ideas; and if the leaflet is efficient for this purpose, that is its sufficient justification. When the leaflet is sent by post to selected persons likely to help, a carefully-written covering letter will often gain new subscribers.

Meetings are sadly neglected by some committees. It has been argued that if a committee does not hold

a general meeting, and then submit to re-election by its subscribers of whatever amount, it has no right to claim public confidence, because it is in no true sense representative. However this may be, meetings, great and small, annual and special, in drawing-rooms, schools, mission-rooms, etc., are essential to success. Somebody must be at the pains to organise them, and to secure a tolerable attendance; otherwise they are apt to consist mainly of empty benches. But if the trouble be taken, it will have its reward. Only let it be remembered that gathering people together is not enough. They must be pleased and interested. Sometimes a committee will take great pains to collect hearers; treat them to a series of dry and badly delivered statements; and then wonder that the cause has not profited by the process.

Preaching.—A good suggestion was made by a representative of a leading committee at the Council of the Charity Organisation Society. It was that each committee should ask its clergy to preach an annual sermon on its behalf; and if the reply was that the parish was too poor to allow a collection to go, that the committee should rejoin that the collection might be used for some other object; all that was asked for was the sermon.

But preachers are wanted in a wider sense; preachers lay as well as clerical; in the press and on the platform as well as in the pulpit. Here at least the distinction between lay and clerical preachers should disappear. Charity has always been recognised as a Christian duty; but whatever may be said of other branches of Christian doctrine, this may be expounded

by a layman as well as by a cleric. An eminent churchman has said that the greatest danger of clergymen lay in their "constant temptation to exaggerate." Exaggeration is not permitted to the disciple of the Charity Organisation Society, whether in the pulpit or elsewhere. Indeed it may be doubted whether we have not commonly gone too far in the other direction; and in our anxiety to avoid exaggeration held our own mouth with bit and bridle, and repressed that fire and feeling without which no general enthusiasm is possible. There is place then for all preachers, men and women also, in all companies. The cause has but to be rightly explained, and it will prove attractive. To convince and keep adherents to the cause is a first function of charity organisation; and as for the "ways and means," gain the men, and you are sure to gain access to their pockets.

Finance.—One of the surest ways of getting money from the public is to show that what has been already given has been used generously, but with prudence, care, and sound method. The annual report will, of course, contain a balance sheet, but this will be of little service unless it is based upon accounts rigorously kept, and unless it is framed upon a system which will readily show whence the money has been received and how it has gone. The immediate entry of every item of receipt and expenditure should be treated as a religious duty, and truly it is no less, for this is the money of the charitable for the poor.

All entries should be made in a large ledger, and each under its proper head, thus:

The general fund is that for the general purposes of the committee; including office expenses, salaries, printing, postage, etc. When there is no relief fund, grants made by the committee come out of the general fund; and a distinct relief fund is not recommended. But it is convenient to have a column for relief fund, because such a fund may have to be created, for example, to meet some exceptional distress, and should then be separately entered. The special fund consists of money paid in for special cases, and should be kept most carefully distinct from the general fund. No general expenses should ever, on any pretext, be paid or even advanced out of the special or loan funds, or out of the relief fund, if there be any.

By this means the actual state of the finances at any time can be seen almost at a glance. Beyond this suggestion it is unnecessary to enter into details, as to account books, etc., all of which may be found in Charity Organisation Paper, No. 9, "On Finance." It may be convenient, however, to apply for the form of the annual balance sheet, now used by the Charity Organisation Society, which has been adopted in order to show clearly what moneys have been received and expended for general purposes, and what for relief only. This may be obtained from the Secretary of the Charity Organisation Society.

CHAPTER VIII.

ON SOME MODES OF RELIEF.

A VOLUME on the 'Method of Relief' is concerned with the modes of relief chiefly by way of illustration. Our business has been to explain the advantages of system in the work, rather than to attempt setting out in detail the endless variety of ways in which assistance may be given. It was, however, impossible to avoid touching upon the other side of the question, and while it has been shown how committees should be constituted and how they should receive, examine, and investigate cases, we have here necessarily alluded to some of the ways in which assistance can be given. Some of these have been sufficiently described, but others could not be more than indicated without introducing unwieldy digressions into the body of the book. It seemed best, therefore, to add a supplementary chapter, in which further details might be given on points of interest to helpers, but which could not conveniently be introduced earlier. For example, when treating of "employment" we had to consider the ordinary practice of the London Charity Organisation Society, and what cases would usually be entered under this head. There remains the large question of, not finding, but making work for applicants. A discussion of this

would have been like an unsightly wen in Chapter IV., and yet is too important for omission. So there is still something to be said about medical relief, especially in regard to convalescent work, for which space could not be found when we were considering the entries in the application and decision book, and the section devoted to grants is too long already although nothing has been said of grants in kind. There is much else, which would swell this volume beyond our limits, and the few remarks here offered are in the nature of an appendix.

Of making Work.—All institutions concerned with men and women in a state of compulsory idleness, whether penally or accidentally excluded from labour, have to consider whether it is possible and desirable to provide work for these people. It seems almost absurd to maintain in idleness those who are quite capable of exertion, yet to manufacture employment for them often means injury to free labourers, and is by no means always a real benefit to the subjects of the experiment. Here we have only to do with one side of the problem relating to those out-of-work cases of which something has already been said. The different committees of the London Charity Organisation Society do not all adopt the same methods of treating these cases, but all seem to agree that it is impossible or undesirable to find work for them, as a rule. It is generally held that an able-bodied, out-of-work case should not be assisted unless there are exceptional circumstances, the commonest instance of which would be reasonable probability that work will shortly be obtained, and that assistance to tide over a moderate interval only is

required. But when an out-of-work case is assisted no systematised means are at hand for employing the applicant. It is thought on the whole best to leave him to search through the market for himself, with such help as a labour agency, or labour register may afford.

In America and some of our larger towns the charity organisation societies have created factories, usually for the manufacture of firewood; in which destitute, but able-bodied applicants are given employment. In America good results are claimed for this system. In New Haven, Conn., we are told that by this means the true character of applicants can be ascertained, and their progress in reform watched; that discharged prisoners are employed in this way until the superintendent can recommend them for situations, when his recommendation is always received as sufficient; and generally it is stated that finding employment was the necessary antecedent to the laws against vagrancy, whose severity would not have been permitted had not people first been convinced that no honest man need wander without employment.

In Edinburgh, Liverpool, and some other English towns this experiment has been tried, and the local committees seem generally satisfied with its success.

On the whole it is clear that the ability to turn an applicant on to work immediately, and at all times, is a great advantage; but it may be doubted whether a factory of this kind, open all through the year, does not keep men from finding the regular employment which would reward diligent search.

There are other ways of occasionally employing

applicants. In severe weather some committees have organised gangs for clearing the streets of snow, and sweeping the ice; but this seems to be the more proper function of other authorities. Committees have certain paid duties to be performed in connection with their own work. For example, an applicant sometimes becomes an agent; or is temporarily employed for messages and the like. Readers of Miss Octavia Hill's works will remember how she often kept back the repairs in the houses under her charge until one of her tenants was out of work, and could be offered the job. If blocks of poor tenements were owned by members of our committees, and managed under their supervision, a large field of usefulness would be opened, of which the ability to give occasional employment would be but a small part.

The whole question of benevolent employment is beset with dangers and difficulties; but our committee should rather endeavour to lead the way than to shrink from this branch of usefulness. Whether or not it be desirable to give continuous employment throughout the year in factories, means of finding occasional work may be kept in hand; and a committee thoroughly acquainted with the subject and its risks ought to be able to avoid injury to regular trades, or mischievous kindness to the applicant himself.

Relief in Kind.—Some committees, and some almoners give relief mainly or largely in kind. Careful students of the annual reports of the charity organisation societies throughout the country will observe great difference of practice in this respect. Some committees, especially in London, give relief chiefly in money,

leaving the applicants themselves to spend it on the necessaries they require. Other reports show that the amount expended in relief has almost entirely taken the shape of bread, groceries, clothing and coals. Of these two methods, the former is that approved by the experience of the best authorities. No doubt there will always be exceptional cases, in which it is desirable to give, wholly or partially, in kind. Sometimes clothes are required; and of these the committee may have a sufficient stock in hand. Or a sewing machine, or some other article, is to be purchased for the applicant, and in some cases the agent or a member of committee may be the best purchaser. Or the committee may be trying to reform a drunkard, who, of course, cannot be trusted with money while the cure is incomplete. But, as a rule, applicants should not be treated like children. They are probably decent though unfortunate folk, and if trusted with the necessary coin will make their own bargains better than we could do for them.

Besides the practice of giving orders on shop-keepers for groceries, etc., is an almost irresistible temptation to dole-giving, and, when largely adopted, means inadequate relief in nearly all cases.

"He may be really hungry; and a basin of soup or some bread and meat cannot do any harm." That is the constant argument of people with their pockets full of such tickets. They get into the habit of giving them away with little thought; and so lose sight of the principles of investigation and adequate relief. They would be rather astonished if they saw the street auction at which their tickets are sometimes sold to the highest bidder, after which the vendors adjourn to

the public-house. These tickets may act as excellent plasters for a sore in our own conscience ; but they are apt to be otherwise worse than useless, unless used with great care, and as supplementary to other kinds of relief.

Medical Relief.—Letters for hospitals, etc., are often used as recklessly as soup tickets, and with results which are perhaps even worse. What right has a careless subscriber to inflict on an institution a patient who may be perfectly well able to pay for what he requires ?

Convalescent Treatment has, so far, been mentioned only incidentally. The London Charity Organisation Society publish a list of convalescent homes, and its secretary will always furnish any required information, so that it may suffice here to draw attention to two points.

Of these the first is that investigation is required in convalescent as in other cases. We have first to find out whether the applicant is a proper subject for charity ; whether the relations ought to pay, wholly or in part, the expenses of the journey and the convalescent home. It may be remarked that if the patient stayed at home the family would have to pay for his keep ; and unless under very exceptional circumstances an equivalent towards the expenses of convalescent treatment should be insisted on. With regard to character and thrift, the investigation may perhaps be somewhat less strict. But for most homes, and always when the patient is to be boarded out, those sending him must be very particular to ascertain his personal cleanliness, and that he may be relied on to behave

himself decently. It is therefore necessary that the cases of all convalescent patients should be inquired into by a charity organisation committee, or on some equally searching system.

The other point is that much may be done to relieve the summer pressure on convalescent homes by arranging for boarding out convalescent patients in cottages. This plan has been found to work very well; where a few ladies and gentlemen will be at the pains to arrange matters with the cottagers, and to see that all goes smoothly between guest and host. In some cases boarding out seems to succeed better than the home; to be more liked by the patients themselves; and to result often in a very genuine friendship between them and their entertainers.

Not Alms but a Friend.—There is a story of a traveller, ushered into an apartment with many doors, beyond which he was not allowed to go. These doors were opened successively, but only each for a moment; and he was tantalised by glimpses of long corridors, treasure chambers, cool gardens, and fountains. Our readers have been taken but into one single room of the Palace of Charity; and we have been able to give them but momentary visions of all that lies beyond. Yet in parting we can leave them with the master-key, which will open all doors; and that is the motto of the visitors of the American societies, which stands at the head of this section. In this book we have not got beyond the vestibule; we have been treating of the methods and system which are necessary to true charity. But if any think that this is all, and that we meant to describe charity when we have only been dealing with

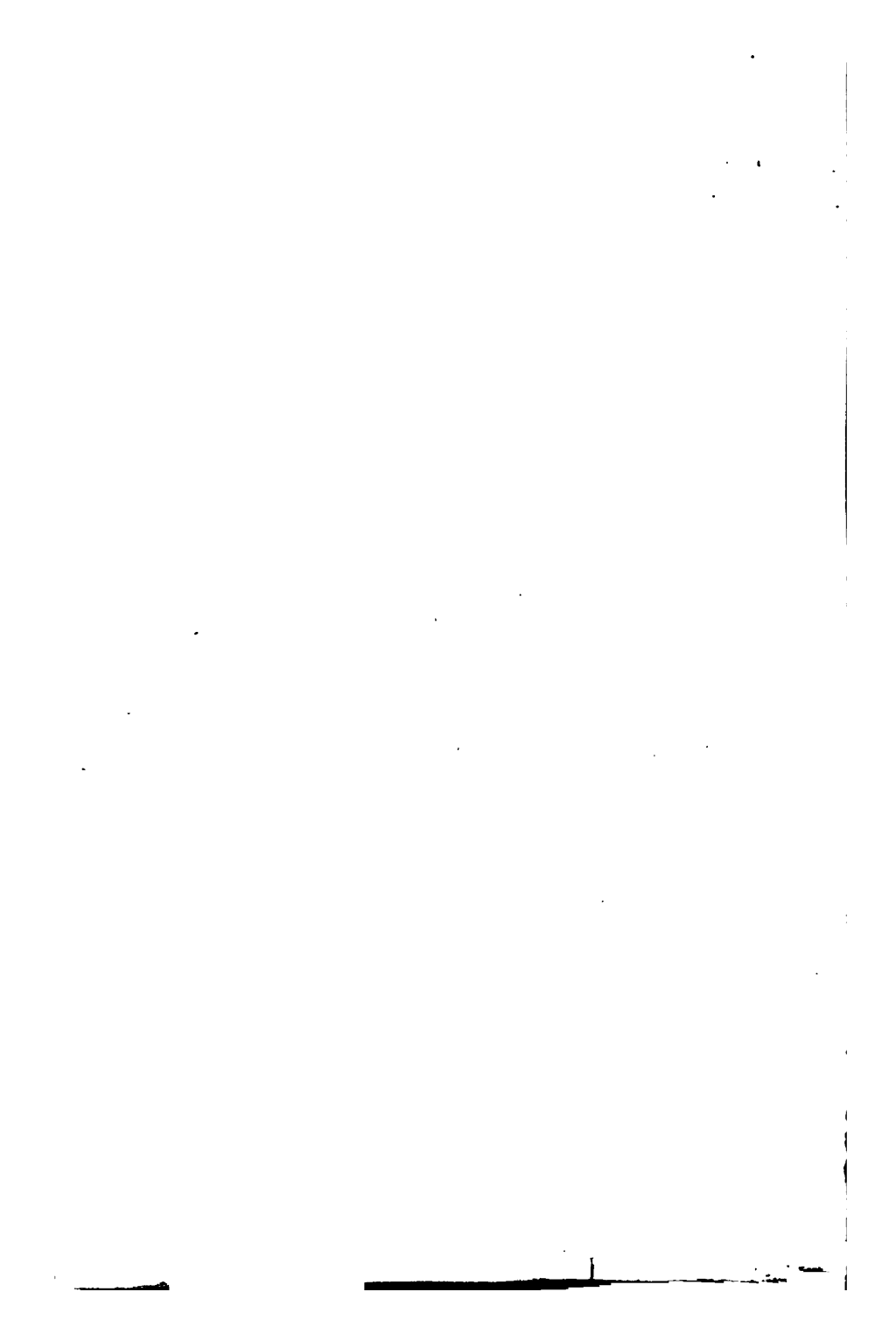
its methods, they may naturally complain of the single room, which alone they have seen, as cold and bare. Yet there is no other way to the treasures of the palace; and those who would go farther must be content to master first the necessary knowledge. The organisation of charity may seem heartless work when coldly described in detail. Whether it be really heartless or not depends upon the heart and head of the doer of it. Our offices should be consulting rooms for the poor; centres of all charitable movement, where the friendly visitors of the poor gather for deliberation; whence they go forth on errands, not of money, but of mercy. So long as charity is a mere affair of coin it will be heartless, or reckless, or selfish, never really beneficent. It takes much more trouble to advise than to give; to help people to get through their troubles than to give the hasty half-crown and think no more of them. All depends upon the spirit in which the workers labour. To be a helper is to adopt a difficult profession, not to be followed without much thought, and successfully only with the right clue. Such helpers may learn to range at will, overcoming all barriers. Others will stop with system as mere doctrinaires, or remain altogether outside among the crowd of profitless and idle almsgivers.



[Application

[For full information regarding this book,
see *Charity Organisation Paper No. 8.*]

| THESE COLUMNS
ON THE | | Date. | REMARKS.
(Including, when necessary, amount of Loans
and Grants.) |
|-------------------------|------------------------------------|--------|---|
| Date of
Application. | Committee Secretary's
Initials. | | |
| Aug. 20. | S. | Dec. 1 | Maintained by private persons, S. R. D.,
and Committee; medical assistance
in illness; employment found; report
sent to Miss X.; total outlay, £ . |
| Sept. 19. | .. | .. | Maintained; children boarded out; fees
at hospital, £ ; total, ; private
persons. |
| Oct. 10. | .. | .. | Sent to country as convalescent, then to
a colony on Nov. 5; total, £ ,
private persons and Committee. |
| Nov. 1. | .. | .. | Loan refused; no security. |
| " | .. | .. | 5s. a week for six months; deferred
until source of pension determined;
interim relief, £2, S. R. D. |
| Nov. 15. | S. | Dec. 1 | Loan, £ . |
| " 25. | .. | .. | No temporary assistance of permanent
benefit; absence of thrift; pension
refused; interim relief, 15s. |
| " 26. | .. | .. | Obtained increased out-relief on re-
commendation of Committee. |
| " | .. | .. | Interim relief, 10s., S. R. D.; loan of
coffee-can. |
| " | .. | .. | Sent to Refuge, pending investigation;
grant of clothes, 30s., work being found. |
| Nov. 27. | .. | .. | Sent to Refuge; place as housemaid
found by Committee; grant of £1 for
clothes, to be repaid. |
| " | .. | .. | Able-bodied, out of work; no thrift. |
| " | .. | .. | Refused investigation; application
withdrawn. |
| " | .. | .. | Application for pension, deferred for
further investigation; interim relief,
5s., S. R. D. |
| " | S. | Dec. 1 | Able-bodied, out of work; false state-
ments; drink. |



COMMITTEE. *Date, November 27, 1881.*

r. Church District—St. John's.

Birthplace—Marylebone.

Blankshire, 10 years.

| Christian Name | Cause of Leaving Employ.† | When last in Receipt of Full Wages. | Weekly Income. | |
|--|---------------------------|-------------------------------------|----------------|--------------|
| | | | Full Work. | Present. |
| N. | Illness. | Aug. 15, 1875. | £25 a year. | s. d.
5 0 |
| No. of Rooms <i>one.</i> | | | | |
| Weekly Rent—Persons— <i>Rev. * * occasionally.</i> | | | | |
| Rent due (if a Benefit Society)— <i>None.</i> | | | | |
| Amount of Payment— <i>Niece a shilling a week.</i> | | | | 1 0 |
| Other Debts— | | | | |
| Total from all Sources . . | | | | 6 0 |

References—*T*

Statement of * Applicant thinks they can be permanently benefited, &c. That she was *Mr.* for many years. Mr. X. is now dead, and she does not know the *Mr.* service. Mr. J. P. has since allowed her 5s. a week, which he still *at* his long illness, followed by death, and the funeral expenses, together allows Applicant a shilling a week, though but a struggling need that she has, and could not ask for more

Applicant's statement on the other side, if necessary.

* He is, the earnings of children not living at home.

ar; 2, Previous Addresses; 3, Present and Former Employers;
Visitor and other Persons; 8, Inquiry Officer's Report.

-
but cannot bear to be in debt to landlady, and hopes Committee
are of furniture. She appears to have sold or pawned everything
considers her most deserving; would help in any permanent plan
she is perfectly sober and respectable, and industrious while able
er for three years, and speaks of her in similar terms.

confidential.

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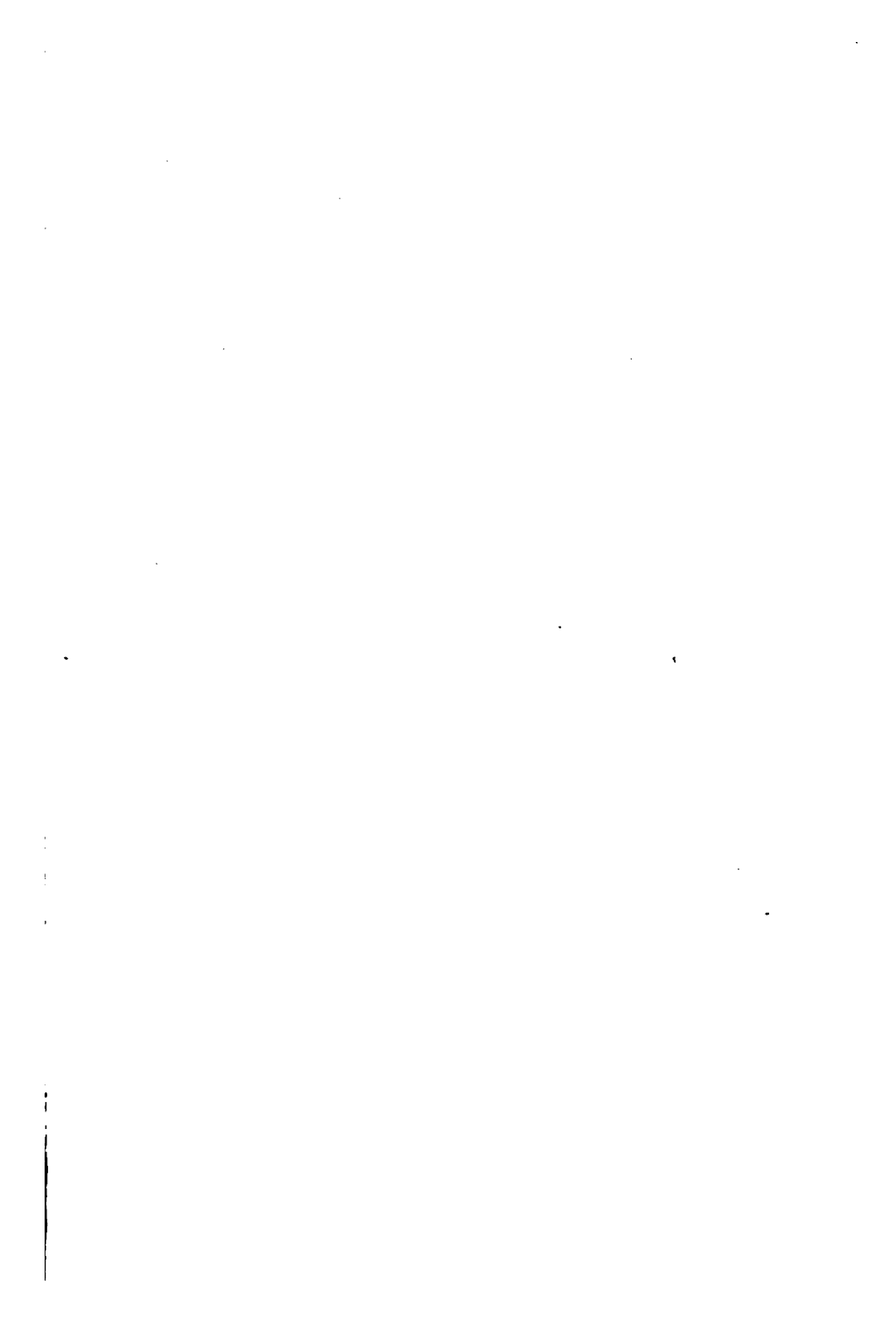
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